MERCHANTS' ASSOCIATION

REVIEW

VOLUME IX. Nos. 97 to 108

From September 1904 to September 1905.

Published Monthly by the Board of Directors.

1905

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Merchants' Association REVIEW

PUBLISHED MONTHLY BY THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT AND PUBLIC INTERESTS.

THE COLUMNS OF THIS PAPER ARE FOR THE DISCUSSION OF IDEAS. BUT THE VIEWS PRESENTED ARE NOT NECESSARILY THOSE OF THE MERCHANTS' ASSOCIATION.

VOL. 9. SAN FRANCISCO, CAL., SEPTEMBER, 1904. No. 97.

*D380 M53 129411

THE CITIZENS' NEGLECT.

An Appeal to the Business Men of San Francisco.

By FAIRFAX H. WHEELAN.

With all the hope an American can gather from the history of his country, with all the confidence a Californian can gain from the proud position of his State, with all the earnestness a San Franciscan can summon from the past, present and future of his city, I appeal to the Business Men of San Francisco.

The issue is in your keeping, destiny in your hands. Arise to the needs of the hour, and all that you desire for your city is possible. Remain inactive, content, neglectful, and corruption will fatten on corruption, infamy grow strong in infamy, and your loved city will stand in the eyes of the world discredited, debased and disgraced.

"These be strong words, my masters"—but they find their warrant in our city's present. Rottenness is rife, corruption staple; the municipality is in the hands of the enemies of good government.

Where lies the cure? Where lies the remedy?

I answer: At the Primary Elections!

Close the doors of your business houses on the day of the Primary. Go to the polls, men of both parties, and work there in the interests of good citizenship. Close your doors, give those of your employees who are willing to contend for an honest, decent and respectable San Francisco a chance to offset those who are working there tooth and nail to betray all that you value, all that true men prize and cherish. The citizens of our city who are opposed to Graft are in the overwhelming majority. Many of them have not the chance to do battle on the days when the destinies of San Francisco are trembling in the balance, when the right thing and the just thing needs their support. It has been my good fortune to be connected, in a political way, with many men who could not afford to lose a day from their employment to labor for the cause of good government; and yet they longed to be able to go to the polls, and had circumstances permitted absence from their work, were ready and anxious to strive from 6 o'clock in the morning until 5 in the afternoon for the triumph of decency.

Give but one day a year to the political needs of San Francisco—one day at the Primary—and you disenthrone the corrupt boss, drive rascals from power, redeem your city, and gain all those benefits that mean so much to you and yours. You and those of your employees who have their city in their hearts are needed at the polls on the day of the Primary. You are needed there to see that only men of character and intelligence are sent to the conventions that name the servants of the people; you are needed there to overcome rascality; you are needed there to defeat all those creatures who are working feverishly to distort the public good to their private gain.

Will you meet the necessity?

It is urgent! How urgent, let us see.

Less than forty per cent. of the registered voters of San Francisco cast a ballot at the Primary on Tuesday, August 9. The same small percentage holds true for many years past. The story is so old we have ceased to blush at the figures, and excuse has almost been robbed of its necessity.

And yet, while you and your employees were working at your business, there were working at the polls, with might and main, with fair means and with foul, every boss, large and small, every rascal chasing a job, every "hop-head" who could be bought, every villain who could profit by corruption, every scoundrel false to his city and his manhood, every degenerate who has no conception of the duty and honor of an American citizen, and no notion of the great part his country is playing in the destiny of mankind. In a word, around the polls from early morning until late at night, was every enemy of a Greater San Francisco, every foe to the city's credit, every antagonist to honesty, decency and justice.

Where were you?

Suppose Japan permitted only her poltroons to go to battle; suppose Russia entrusted her destiny only to her lowest and most designing soldiers; suppose a church allowed only her backsliders to shape her affairs—disaster, dishonor and disgrace would inevitably follow. Would they not? Suppose a business man permitted only the least intelligent and the most depraved of his employees to have a voice in the management of his business, what would be his rating in Dun or Bradstreet within the year?

And yet this is what you Business Men of San Francisco are permitting for your city, and have permitted for, lo, these many years.

The administration of a municipality is purely a matter of business. You all recognize and understand this fact more fully than any other class of our citizens. And yet, in guiding the management of this great business, so important to us all, you stand aloof and pay but little heed. At our Primary Elections, in consequence, respectability sleeps, rottenness hustles! Honor neglects, dishonor performs! Intelligence evades, ignorance executes! Integrity omits, rascality attends! Uprightness goes down to an undeserved defeat and baseness achieves an inglorious triumph!

To those of you who question the efficacy of the remedy proposed, to those of you who think that closing your shops and attending the Primary would not accomplish all I claim, I would respectfully say that the Primary is the first step in the riveting of your chains. On that day your shackles are fashioned. The Primary shapes the convention, the convention nominates your candidates. If you neglect the one you have no voice in the other, and your power is limited to voting for creatures of a boss, not servants of the people—for pawns, not men. If the citizens of your district knew that you would perform your political duty, if they knew that you could be depended upon to work and vote at the Primary, you can rest assured that those in your district who stand, in both parties, for honesty and decency would put tickets into the field well worthy of your support and your zeal. Such action is not difficult. Any one citizen has a right to nominate a ticket for a Primary. The assurance that the right men will do battle for the right thing will bring the right tickets in opposition to the wrong every time.

Effective opposition to corruption then becomes possible. A corrupt ring could not stifle it at its birth, and trample it under foot, as has been so overwhelmingly the case. The right cause would have a chance. It would triumph. Neither money nor fraud could prevail against it. Aroused decency always wins! It is the verdict of the soul. Even though the whole machinery of elections—the Election Commission, the Registrar and every Board of Election Officers—were in the hands of the enemy, aroused decency will compel the observance of the law, and the just cause, strong in its right and might, will conquer. On the day you arouse to your duty the contest will dwindle to a battle of men against insects. The victory will be yours, if you give but one day a year to the cause of good government and a Greater San Francisco,

Is there no work for patriotism in the days of peace? Does it not bid us to stand sentinel as well as to wage war? Does it not tell us that to contend with heart and soul against domestic evils which, unchecked, will destroy the Republic, is as meritorious, as noble, as to bear arms against a foreign foe? Some of the most insidious and most dangerous of the enemies of Democracy are not outside, but within our borders. They are, as Samson of old, straining upon the pillars of our temple, threatening to involve us in ruin.

All that America is—is yours. You are strong in her strength, great in her influence, glorious in her spirit, noble in her message to humanity. But with the honors that are yours you must assume the burden; you cannot escape the responsibilities. God in His wisdom and mercy has permitted you to share in guiding and maintaining the greatest, grandest, noblest experiment of a government of the people, by the people and for the people, ever granted to the sons of men. You are fortunate laborers in a vineyard where ripens a harvest, the most precious, the most longed-for, the most valuable, ever known since the earliest dawn of history.

"Why stand ye here all the day idle?"

The Freedom won by noble sires, the Union preserved by heroic brothers—the red prizes of war—are being filched from us in days of peace by the unworthy, the unprincipled, the false. The cornerstone of our Democracy is imperilled. The arc of our covenant is in danger. The purity of the ballot is attacked, the ballot-box defiled. The destinies of our city are in the hands of those whose patriotism is pocket and whose country is coin.

"Why stand ye here all the day idle?"

A corrupt ring writes your tickets, elects your delegates, controls your conventions and owns your officers. A boss waxes rich over your disgrace. He rules your city by his henchmen, his slaves, his "hop-heads," his job-chasers, and, above all and through all, because of and by your neglect. Yet one day in the year, one day at the source, one day at the fountain head, one day at the Primary, one day of closed doors, one day of political duty—and all that you hope for San Francisco, all that you dream for her future, all that your desire for her welfare, her reputation and her power, can be, will be, must be, yours.

"Why stand ye here all the day idle?"

Action, action! America demands it of you as her right, California demands it as her due, San Francisco demands it as her necessity, Freedom demands it as her price, Honesty as its portion, Decency as its dividend. San Francisco's past justifies it, her present warrants it, her future demands it.

"Why stand ye here all the day idle?"

SAN FRANCISCO'S MISSION TO ST. LOUIS IS PROVING AN UNQUALIFIED SUCCESS.

From Five to Six Thousand People Visit This City's Building in the Fair Grounds Daily, and Many Are Coming Westward as a Result of the Interest Thus Awakened.

Never before in its history has San Francisco been advertised as it is being advertised to-day. The city's building at the St. Louis Exposition is proving the most effective instrumentality for impressing people with the wealth, position and importance of the Pacific Coast metropolis that could have been devised. Between five and six thousand persons crowd into the pretty edifice every day. They manifest the liveliest interest in the city that has sent on such instructive exhibits and in the enterprise of the citizens who have spent money so generously to make San Francisco known to the world.

From all accounts, the San Francisco building is by far the most commanding feature of the Model Street, and as a center of attraction surpasses those of New York, of Kansas City and of St. Paul and Minneapolis. None of the State buildings, not even California's, approaches it in popularity. At the first visit people become interested, and they return again and again.

A Monument to San Francisco Enterprise.

By the time the Louisiana Purchase Exposition closes, fifteen million people will have passed through its gates. The chance to set before these multitudes the advantages and attractions of San Francisco was such as comes but once or twice in a generation. Fortunately, the city was able to take advantage of it. From among its various commercial organizations, such as the Chamber of Commerce, the Manufacturers' and Producers' Association, the San Francisco Board of Trade, the Merchants' Exchange and the Merchants' Association, a general committee was formed, which raised over forty thousand dollars, erected a beautiful building, filled it with valuable exhibits, and sent on a well-informed lecturer, equipped with one of the finest collections of lantern slides in the country.

The enterprise has been attended with the most gratifying success. Every contributor has reason to feel that his money could not have been spent in a way that would give better results for his city.

EAGER FOR ADMITTANCE.

They wait about the door in groups for the place to open, and when admitted they stand three or four deep about the relief map of San Francisco Bay and the great hemisphere showing its commanding position on the Pacific, they throng the literary alcove, admiring the busts and pictures of John Muir, Jack London, Joaquin Miller and Charles Keeler, and the historical booth where are exhibited the pictures and relics of the pioneers. And in the lecture room, where Mr. J. W. Erwin is giving his delightful picture talks three times a day, there is "standing room only," and frequently not even that.

Mr. Charles P. Wilcomb, custodian of Golden Gate Park museum, who installed the exhibits and acted as custodian for the Joint Committee on Display until Mr. Erwin could relieve him, has just returned from St. Louis with glowing accounts of the benefits San Francisco is deriving from this enterprise of her business men. Mr. Wilcomb says:

A LEADING FAIR ATTRACTION.

Five or six thousand would be a conservative estimate of the number of people that visit the San Francisco building daily. Its drawing power is astonishing. It is the largest and most imposing structure on the Model Street, it is near the entrance, where its tower catches the eye of every visitor to the fair grounds, and while other buildings, State and municipal, are hardly more than gathering places and club houses for the people whose localities they represent, the San Francisco building contains so much that is new, enjoyable and instructive that it is more popular than any other of its kind. It has easily taken first place among all local displays, and the managers of the other buildings concede the fact.

One department alone would tell the story of San Francisco's intimate commercial relationship with the Orient. This is the G. T. Marsh exhibit, in which a San Francisco merchant has made a display of Far Eastern art finer than that of the Japanese Government, if less extensive. This booth is marked "Oriental Trade Exhibit," which suggests at once its commercial significance.

There are almost always crowds about the relief map of the bay vicinity, and the hemisphere showing the steamer tracks from San Francisco to the Asiatic ports. It is a great lesson in geography for people who have never been west of the Rockies, and they appreciate it.

The literary booth, containing works of local authors of wide celebrity and samples of the output of such publishing houses as Whitaker & Ray, Paul Elder and Alexander M. Robertson is a center of interest for hosts of cultured people.

The Union Iron Works has on exhibition two large models of vessels—the Monterey and the Peru.

The Camera Club, the Ceramic Club and the Crafts and Arts have all contributed notable features. The hay and grain exhibit is a vivid presentation of a great export trade and people are powerfully impressed by the views of huge docks covered with thousands of sacks of wheat.

RETURNS.

The result of all this is to draw crowds and cause talk, and make people wish to come to San Francisco. And of those who wish to come a large percentage appear able to do so and a considerable number undoubtedly will. Why, every time I had occasion to go uptown in St. Louis toward the end of my stay, I heard people talking in the stores and on the cars about the San Francisco building and the beautiful pictures shown there by Mr. Erwin. The city will receive tangible benefit from the venture for many years

to come. In my opinion no other sort of advertising could approach it in effectiveness.

One of the strongest bits of testimony comes from the assistant to the secretary of the Exposition. He writes:

HIGH PRAISE FROM AN OFFICIAL.

Office of the Secretary, Administration Bldg.
St. Louis, Mo., August 11, 1904.

Frank J. Symmes, Esq., Chairman General Committee S. F. Exhibit, St. Louis, World's Fair:

Dear Sir: It has been my pleasure to visit the San Francisco building in the Model City on the World's Fair grounds, and I cannot refrain from expressing my gratification at observing how popular a resort it has become for the numerous visitors to this great exposition.

I take a particular pride in the success which is manifestly rewarding the enterprise of San Francisco's citizens in erecting a special pavilion here, and I feel confident that the result will confirm the wisdom of their action. It certainly reflects great credit upon you and your associates in making such an attractive display.

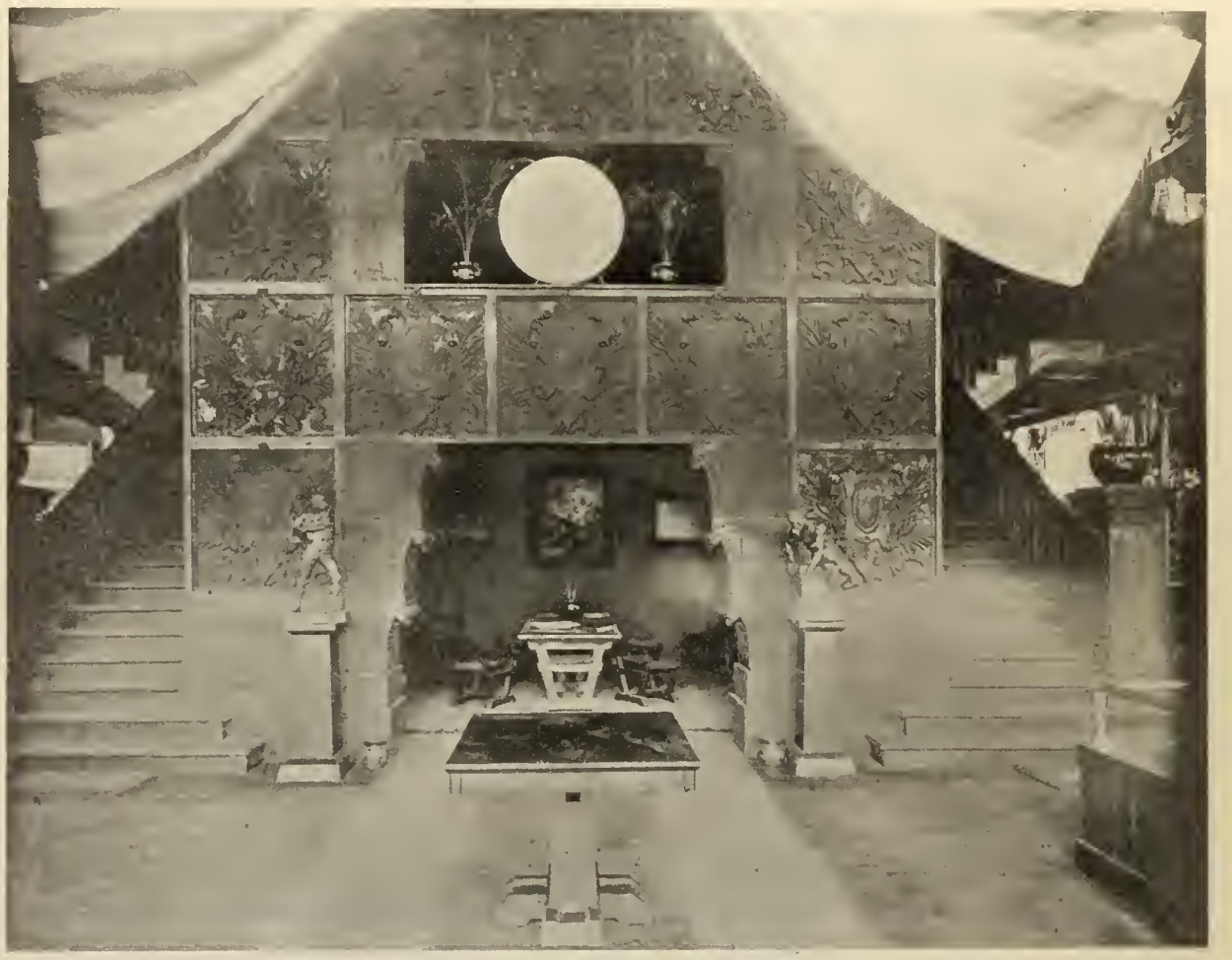
I feel impelled to make these comments, because I count myself a San Franciscan, having spent ten delightful years in that community. One particular feature of the San Francisco building here is the very entertaining stereopticon lectures, which are being conducted by Mr. J. W. Erwin, whose popularity is fully evidenced by the crowded audiences he has daily. On all sides one hears nothing but praise and admiration for the beautiful views displayed, and the instructive and entertaining manner in which the lectures are delivered. Mr. Erwin has unquestionably established himself most admirably, and I feel that your committee is to be heartily congratulated upon having secured the services of so efficient and courteous a gentleman. The exploitation work he is doing is bound to bear good results, and will amply compensate for the comparatively slight expense attached to the venture.

I have assured Mr. Erwin of my readiness to cooperate with him in any way I can to promote the interests of San Francisco, and I wish to reiterate this to you and your committee.

Respectfully,

(Signed) THEODORE HARDEE,

Assistant to the Secretary of the Louisiana Purchase Exposition.



LOOKING INTO THE RECEPTION ROOM FROM THE MAIN ENTRANCE.

CHINESE DOOR TO THE ORIENTAL ART DISPLAY.

Concerning his missionary labors, Mr. Erwin writes:

HOW THE WORK PROGRESSES.

One of the most gratifying features of the week has been the number of persons who have told me they were going to California this fall, availing themselves of the low rates which will soon be in force. I am convinced that there is no other section of the country which has the drawing power of California. They are hungry for information regarding the State and its resources. The pictures attract their attention and they are full of questions.

When I announce, as I do daily, the maximum temperature of San Francisco for the day, comparing it with that of St. Louis, it invariably creates something of a sensation.

On Monday last the attendance at the exposition was large and the San Francisco building was thronged all day. The lecture hall was filled to its utmost capacity at each of the three talks and the interest manifested in California was most gratifying. The attendance during the week has been variable but the San Francisco building has had its full quota of visitors. That the interest in the picture talks is growing there is no doubt. It is not unusual for people who come at 2 o'clock to return for the 4 o'clock talk, and sometimes for the 6:30 also. I am seldom able to get out of the lecture hall for from ten to fifteen minutes after completing the talk because of the number of persons who stop me and wish to inquire about the pictures or about California.

COULD FILL A HALL TWICE AS LARGE.

I should say that not less than 7,000 persons called on Saturday. We could often fill a hall twice the size of our present one.

I have never had more appreciative audiences than those that gather here. Their appreciation of the pictures is so marked as to be inspiring. The pastor of a church in New York City came to me Saturday afternoon and after saying that he had never seen finer pictures and lantern work remarked: "If you ever come to New York and can arrange to give one of your California lectures in my church I can assure you a fine audience, and I should like to have you give my people the great pleasure you have afforded me."

There is a remarkable interest shown here in everything pertaining to California. Scores of people who visit the building have told me they regard the showing made by California in this exposition as far superior to that of any other State. People are talking about California and in a manner which must do the State great good. There is a great desire to see the State and I have been surprised at the number who have told me they are going out there this fall.

A CREDIT TO SAN FRANCISCO.

The San Francisco building is a great credit to the city and to all who have fostered the enterprise. The building itself is attractive and the exhibits especially so. People come here again and again and frankly say that they enjoy coming. We endeavor to make them feel they are welcome, and although courtesy is cheap it is none the less effective. It would amuse you to see how I have been able to employ some of our San Francisco visitors. It doesn't take much to make a San Franciscan talk about San Francisco and California and if they can't talk on any other subject they certainly do full justice to this one. Many times when I have observed one of our own people in the building I have turned over to him some one who has some questions to ask about the city or State and kept him busy for an hour or two. One gentleman, a Mr. McKay, who lives on Pacific avenue, near Laguna street, has been here several times of late and this afternoon I kept him at the relief map for more than an hour telling a lot of people about San Francisco and its environs. You can safely wager that the interests of the city did not suffer at his hands.

All of the San Francisco daily papers received are kept on files in a reading booth fitted up in the gallery. Many people call daily to read the papers, and seem to enjoy the privilege greatly.

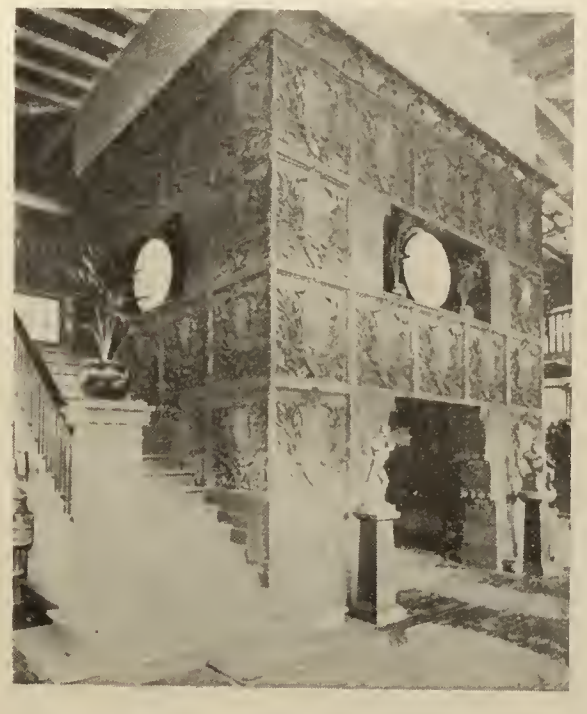
Mr. George T. Plowman, an architect, and Mr. A. Caugh, a general contractor, both of whom have been engaged in work at the World's Fair for some months past, have called at the building several

times; they both told me yesterday that they had decided to leave for San Francisco next week with the intention of locating there. A gentleman called a few days ago and expressed a desire to know something about olive culture in California. I immediately looked up some literature on that subject which I gave him. I understand that he has decided to leave for California next week with a view to purchasing property to engage in the growing of olives.

IN VIEW OF THE MILLIONS.

The World's Fair at St. Louis is half over. The first is the less heavily attended half, and more than seven million people have passed through the gates already. There will be more during the remaining period, for the weather is pleasanter in the fall, and more people are becoming interested. San Francisco has put her best foot forward. She has established a mission and sent her missionaries among these millions to teach them the glories of her climate, situation and boundless opportunities. If this is not effective advertising, then no advertising will do any good. The men who have made it possible will be well repaid in the added prosperity of the city for their public spirited and generous action.

THE POPULAR "RELIEF MAP."



STAIRCASE, AND RECEPTION ROOM ENTRANCE

THE BIG HEMISPHERE, EIGHT FEET THROUGH.

ASSOCIATION WINS TWO SUITS IN ITS FIGHT FOR THE CIVIL SERVICE.

Judge Sloss Decides that a Private Citizen who Pays Taxes has the Right to Stop by Injunction the Payment of the Public Money to Illegal Spoils Politics Appointees.

As a result of two of the suits brought by the Merchants' Association through its President, Mr. Frank J. Symmes, fifteen deputies appointed in the office of the Registrar of Voters, in violation of the Civil Service law, will be unable to draw salaries.

In a decision enjoining the Auditor and Treasurer against paying the claims of these men, Judge Sloss holds:

First, that deputy registrars are employees and not officers; hence, second, the Civil Service law covers their positions. Third, that Rule 20 of the Civil Service Commission, providing that in certifying eligibles for appointment, the duties of the position shall be considered rather than the name the appointing officer may have given it, has the force of law. Fourth, that the appointment of non-Civil Service men when there are Civil Service lists from which the appointments could have been made is unlawful. Fifth, that any taxpayer of the county can sue to enjoin the payment of the public money to such appointees, whether they are employees or officers.

ONE OFFICE IS SECURE.

If deputy registrars are employees and not officers, it follows logically that they are under the full protection of the Civil Service provisions of the Charter. They cannot be appointed except in conformity with the Civil Service law, they cannot be removed except for cause and after trial, and they enjoy a tenure during good behavior, independent alike of the tenure-of-office clause in the State constitution, and of the shifting of power among political bosses.

So much has been gained in the Merchants' Association's fight against spoils politics in the City Hall.

Better than that, however, the Association's action shows that a private citizen, or a body of private citizens, can successfully prevent the abuse of patronage by which political corruption in this country is commonly brought about and rewarded.

The decision goes no farther than the Registrar's office, and it will be necessary to meet other cases as they arise. The knowledge, however, that they will be met by the same determined resistance will probably prevent their arising. To the enemies of good government it will soon begin to appear that the Merchants' Association is in earnest in its support of the Civil Service law and is prepared to fight for it wherever there is a chance of success.

THE HEALTH BOARD CASES.

The Association has also taken up the case against J. P. McQuade, whose appointment by the Board of Health to succeed a Civil Service employee at the City and County Hospital was disapproved by the Civil Service Commissioners. McQuade has sued for a writ of mandamus to compel the Auditor to pass his salary claim. The Association has furnished the services of its attorneys, Messrs. Wright & Wright and Franklin K. Lane, to defend the Auditor and is ready to carry the case to the Supreme Court, if necessary.

The Association's suit to restrain the payment of other Board of Health employees, whose appointments were approved by the Civil Service Commission, although made, the Association contends, in violation of the law, is still pending.

The decision in which Judge Sloss has restrained the Auditor and Treasurer from paying the deputy registrars, and his order to show cause why the injunction should not be made permanent, are, in part, as follows:

It appears from the complaint that on March 14, 1904, the Board of Election Commissioners appointed seven deputy registrars at a monthly salary of $100 each, and that none of the persons so appointed had been certified to the Election Commission by the Board of Civil Service Commissioners. It is alleged that at the time there were more than seven candidates upon eligible lists of the classified Civil Service who could and would have been certified by the Civil Service Commissioners, upon request for appointment. These candidates were listed in two classes—"Ordinary Clerks" and "Deputies (Election Commission)." The plaintiff brings this suit as a citizen and a taxpayer in the city and county of San Francisco.

I. The title to public office, if involved at all, is here involved only incidentally, and the court is not thereby ousted of jurisdiction.

II. Is the Charter provision making Civil Service regulations applicable to the Election Commission in conflict with the State Constitution? The language of Sec. 8½ (Art. XI), referring to Election Boards is much broader than the language referring to the county officers. That section provides that it shall be competent in all charters to provide "for the manner in which, the times at which, and the term for which the members of all Boards of Election shall be elected or appointed, and for the constitution, regulation, compensation and government of such boards, and of their clerks and attaches." The words "constitution," "regulation" and "government" are as sweeping and general terms as could well be suggested, and I think clearly give power to provide in the Charter for the qualifications of clerks and attaches of Election Boards.

THE RIGHT OF A TAXPAYER.

III. The defendants contend that the plaintiff would not be injured by the payment of these salaries, and that in any event he has an adequate remedy at law by a suit against the Auditor or Treasurer on their official bonds. It is well settled, however, that "A taxpayer of a county has such an interest in the proper application of funds belonging to the county that he may maintain an action to prevent their withdrawal from the treasury in payment or satisfaction of demands which have no validity against the county."

IV. It is claimed that as the classification of the Civil Service Commission contains a class of "Deputies (Registrar's Office)" and there were not enough names on that list to fill the places in question, the defendants were not required to take names from the list of ordinary clerks. But it is alleged that there were more than seven candi-

dates standing upon the eligible lists of the Civil Service Commissioners in these two classes who could and would have been certified by the Civil Service Commissioners to the Board of Election Commissioners. Under the Charter the Civil Service Commissioners have power to make rules (Charter Art. XIII, Sec. 3) and Rule 20 adopted by the Board provides "in certifying to requisitions, the duties of the position to be filled, rather than the name by which it is called, shall be considered, and it shall be the duty of the Commission to inquire into the requirements of the position for which a requisition has been made, and to certify from the list of eligibles which shall in its judgment, nearest conform to the requirements of the position to be filled."

Under this rule it rested with the Civil Service Commission to certify names from either list, if in its opinion those lists equally conform to the requirements of the position to be filled, and it was not competent for the defendants to refuse names merely because the designation on the eligible list did not agree with the title which the Board of Election Commissioners has given to the clerical assistants whom they were authorized to employ.

The evidence introduced on the hearing of the order to show cause does not in any way affect the views just expressed.

Symmes vs. Baehr, No. 89,964, is similar to the case under discussion and in each case, accordingly, the demurrer will be overruled, with leave to answer within ten days. On the order to show cause it is ordered that a temporary injunction issue as prayed on plaintiff filing a bond in each case in the sum of $1,000.

On the same day that the above decision was rendered, Judge Sloss also refused to restore J. A. Emery to the position of Secretary to the Board of Health, on the ground that his complaint described him as an officer and there was nothing to show he was an employee. Emery was, however, given leave to amend the pleadings, and in this case Judge Sloss held that though an officer might be removed at the pleasure of the board appointing him, yet this does not, of itself, "affect the validity of the provisions of the Charter requiring the appointment of officers by competitive examination, except in so far as such provisions may in part be open to some other objection."

At the same time the Court showed pretty plainly its opinion of such jugglery with names, and pretenses to rectitude, as the Board of Health resorted to when it ousted Emery and several others under a so-called "re-organization," to make room for political favorites appointed contrary to law. He said:

The defendants argue that under the Charter (Art. X, Sec. 5, Art. XIII, Sec. 13), they had the power to abolish the plaintiff's office or employment, and that, as this power has been exercised the plaintiff cannot be restored to an office which no longer exists.

But, on the demurrer, the allegations of the plaintiff as to the circumstances of the abolition and its purposes are to be taken as admitted. It has been held in a number of cases arising under a Civil Service law, similar in its main provisions to that declared in the Charter, that though there is power to abolish a position the courts will nevertheless disregard a pretended abolition made in bad faith, and for the purpose of removing or supplanting the occupant.

ANY OTHER RULE WOULD ENTIRELY DESTROY THE EFFECT OF THE CIVIL SERVICE PROVISIONS OF THE CHARTER IN SO FAR AS THEY SEEK TO PROTECT THE TENURE OF EMPLOYEES.

The fight has been a stubborn one and threatens to continue so. The technical distinction between an office and a place of employment promises plenty of litigation, for officers, although under the Charter, they must, with a few exceptions, be appointed through competitive examination, can be ousted at the pleasure of the appointing board. Hence it will be necessary to obtain decisions in every contested case in order to determine whether the party boss has the power to oust Civil Service men at will.

At the last session of the Legislature, the Merchants' Association endeavored to have a constitutional amendment submitted, covering this point by exempting municipal offices from the tenure-of-office clause, but was defeated by the exertions of the spoils politicians.

MERCHANTS PROTECTED FROM CHARITY GRAFTERS.

Leading Business Men Testify to the Efficiency of the Endorsement System in Saving Their Time and Money.

During the past two and a half years the work of the Charities Endorsement Committee has made rapid progress in the confidence of the business community, and has almost abolished the charity fakes with which San Francisco used to be afflicted. The few impostors that continue to endanger the pocket-books of the credulous are living on the carelessness of those merchants and business men who neglect to employ the methods devised by the Committee for their protection.

The plan is very simple. On application, any firm in the city will be furnished a neat printed form reading:

NOTICE TO SOLICITORS FOR CHARITABLE ORGANIZATIONS.

Having neither the time nor opportunity to investigate the real need or worthiness of the many Charities applying to us for assistance, and as a Charities Endorsement Committee has been established under the auspices of the Merchants' Association for making such investigations, this firm gives only to Charities presenting the Official Endorsement Card of the Charities Endorsement Committee.

The endorsement card is only issued to those organizations that have been investigated by experts and found to be responsible, honest and efficient, and to be rendering services of some real value. The Committee does not investigate cases of individual distress, which should be examined by other methods, preferably the Associated Charities.

A few impostors still linger, and will while merchants can be found who will give them money without asking to see the endorsement card. It is with a view to showing the latter the benefits of the system and persuading them to help make the elimination of charity fraud complete, that the REVIEW prints the communications below.

The office of the Committee is with the Associated Charities, 628 Montgomery street, 'phone Main 453, and to it doubtful cases can always be referred.

MERCHANTS SHOULD BE CAREFUL.

We always ask for credentials and are pleased to report that the number of solicitors for charities has materially diminished. We are sorry to say that we have seen lists in possession of solicitors that had no endorsement, containing names of prominent houses which we had reason to believe were members of the Associated Charities, the solicitors taking pride in pointing to this fact. We feel that members cannot give the matter too much moral support. We hope that very soon the Associated Charities will be the clearing house for all charity cases, large and small, so that the public can refer all to them and will only have to give its financial support to one party.

MUTUAL LABEL & LITHOGRAPH CO.

NO DONATIONS IN THE DARK.

We keep the card issued by the endorsement committee in view for all charity solicitors, and we invariably refuse donations when they cannot show that they have been approved by the committee.

During the period of time in which the endorsement plan has been in operation, we have noticed a remarkable diminution in the number of solicitors for bogus charity.

The work done by the committee has been of great value to our company, not only because of the relief it has brought us from too frequent solicitation, but also because of the satisfaction derived from the certainty that when we do donate money we are donating it to worthy people, who are conducting their charity organization in a business-like manner.

SOUTHERN PACIFIC MILLING CO.

A BIT OF STRONG PRAISE.

I have invariably refused donations to solicitors when they are unable to show the endorsement card. It has been my experience that in consequence the number of solicitors has greatly diminished. I believe that this method for the protection of the merchant body is one of the best among the excellent measures that have been proposed and successfully carried out by your association.

B. H. PENDLETON.

A SAVING IN MONEY.

The charities endorsement plan has saved us not only annoyance, but also money formerly contributed to fake charities. We ask all charity solicitors for the endorsement card. Their usual answer is, "We have not applied for it yet, but shall do so at once and then call again," which, in most cases, ends the matter. Our impression is that the number of solicitors for bogus charities has greatly diminished since the endorsement system went into effect.

SUSSMAN, WORMSER & CO.

WORTH IT, IN TIME SAVED.

We have found that applications from charities not endorsed by the committee have been materially lessened, and to that extent find the plan a time saver. Essentially for this reason we are pleased to continue our financial support to the committee.

EDDY FALK & AMERICAN TRADING CO.

WEEDING THEM OUT.

We heartily commend the plan of having the committee give its endorsement to all worthy charitable institutions, which merchants singly have not time to investigate. The result has been to weed out a good many solicitors for charity.

HILLS BROS.

THEY DO NOT COME BACK.

We think that to a considerable extent the fraudulent soliciting has diminished. In a few cases where asked for the card the solicitors did not call again. NATHAN-DOHRMANN CO.

RIDS THE CITY OF IMPOSTERS.

We find the Charities Endorsement Committee of San Francisco has filled a long-felt want. It has most effectually rid the city of imposters and fake charity schemers, and is certainly of great value in discriminating between the different charities and institutions that appeal to the public for support. The general system outlined by it is good. We make it a rule to subscribe only to endorsed charities. THE EMPORIUM.

FAKERS LET THEM ALONE.

We find that the charities endorsement plan is of great value to us. We always ask the applicant for charity to show us his endorsement card and make it a rule to tell him he must have it, as without it we can do nothing toward his object. We find this has been of great service to us and the bogus solicitor does not come back again.

SPERRY FLOUR COMPANY.

CHARITY SUBSCRIPTIONS ON A BUSINESS BASIS.

(Continued)

SHOULD HAVE HAD IT YEARS AGO.

Our experience is that the charities endorsement plan is working splendidly and is what the city ought to have had years ago. We believe that since the endorsement card has been adopted the number of solicitors for charity has been very much reduced.

HOLBROOK, MERRILL & STETSON.

PROTECTION FROM FRAUD.

We believe the charities endorsement plan a good one—a protection from fraudulent soliciting in the name of charity.

CITY OF PARIS DRY GOODS CO.

WILL USE IT IN FUTURE.

Thus far we have had no experience with the charities endorsement plan, although it seems to us an excellent arrangement. We purpose to ask eventual charity solicitors for the card issued by the Endorsement Committee and shall refuse donations unless they can show credentials.

DE FREMERY & CO.

DISCOURAGEMENT TO BEGGING.

We consider the charities endorsement plan of your Association an excellent check on the miscellaneous begging from which all mercantile concerns suffer. It furnishes ready means of sifting the wheat from the chaff.

We believe the more closely you scrutinize solicitations of this character the greater the benefit to the public, and we particularly hope that the scrutiny will be as efficient in the future as it has been in the past.

MURPHY, GRANT & CO.

APPLICATIONS ARE DIMINISHING.

On all occasions we inquire for the endorsement card and invariably refuse subscriptions when it cannot be produced. We do not receive nearly so many applications where the card cannot be produced as formerly, and we believe altogether that the committee is a great advantage and decided success.

CHAS. M. PLUM & CO., UPH. CO.

KEEPS THE CARD IN VIEW.

We keep in view the card issued by the Endorsement Committee. We refuse donations when solicitors cannot show credentials and we think the effect of the endorsement plan has been to lessen the number of solicitors applying to us for charity.

LIVERPOOL & LONDON & GLOBE INS. CO.

AWAKENS ENTHUSIASM.

The effect of the endorsement scheme has been of such positive value to us that we cannot help feeling enthusiastic over it. We insist upon credentials and refuse donations if they are not forthcoming. We should say very decidedly that the number of solicitors for bogus charities has diminished.

CALIFORNIA BARREL CO.

THE WHITE HOUSE VALUES IT.

We think the charities endorsement plan is an excellent one and shall be happy to continue to support it in every way possible. We refuse all donations except to institutions properly endorsed by the committee.

RAPHAEL, WEILL & CO. (INC)

NO SUBSCRIPTIONS WITHOUT THE CARD.

Since the charities endorsement plan has been in operation we have not been importuned as heretofore by solicitors for unworthy enterprises. We refuse to make or recommend donations in all cases unless credentials issued under this plan are produced.

BISHOP, WHEELER & HOEFLER.

AN IMPORTANT WORK AHEAD OF SAN FRANCISCO.

This picture represents Turk street, where it passes through Jefferson Square—one of the few bits of street in San Francisco that are parked. The rows of pittosporum and arbor vitae, both of which thrive in this climate, give it a beauty that can be attained in no other way. It is an object lesson that San Francisco should not neglect. Our city would be twice as attractive, as a place of residence, and even more healthful than it is at present, if its streets were parked.

This is a block on Eddy street, near Jefferson Square, but without trees. Although well improved in a fair style of architecture, and in every sense a representative block, it is bare, naked and unattractive by contrast with Turk street, where the latter passes through the park. It is evident that what this block lacks is trees. They would enhance its beauty one hundred per cent, and would make most of our streets compare favorably with similar thoroughfares in Eastern cities whose people know how to adorn them.

GROOVED RAILS ON KEARNY STREET

Retail Business Thoroughfare is Being Made More Accessible for Shoppers by Modern Railway Equipment.

For a couple of weeks men have been at work substituting the modern grooved rail for the old flange rail on Kearny street. The street car company has made the change of its own volition, and thereby has properly earned the gratitude of the tenants and property owners along that thoroughfare.

Great opposition was manifested to the original franchise to run electric cars in Kearny street on account of the narrowness of the way and the difficulties carriages would have in approaching shop entrances. The grooved rail obviates part of the objection, for it will make it easier for vehicles to cross the tracks even at small angles and to make room for one another and for the cars.

The grooved rail was originally introduced in San Francisco through the exertions of the Merchants' Association, which secured an ordinance compelling its use in all new work and in all reconstruction in the downtown section. In this case, however, the United Railroads has voluntarily anticipated the necessity for reconstruction and has replaced track that was still serviceable. The alteration will be continued across Market street and down Third, to fill the gap north of Mission street that was left when Third street was widened. In proceeding ahead of actual requirements and furnishing the city with this valuable improvement the corporation has displayed a very generous spirit toward the public, for which it should receive full credit. It is understood that grooved rails will be laid on other streets in the shopping district as soon as circumstances will permit.

The failure of the Telegraph Hill item to receive the affirmation which the Supreme Court has given the bonding plan in general should only cause renewed efforts in that behalf. Telegraph Hill is too valuable a municipal asset to neglect. It can be made one of San Francisco's greatest attractions, and would be put to proper use in any other city the size of this one.

BANQUET TO SECRETARY METCALF

Secretary Victor H. Metcalf of the Department of Commerce and Labor will be tendered a banquet at the Hotel St. Francis on September 21, by the commercial organizations of San Francisco in co-operation with similar organizations throughout the State; a number of which will send representatives. It will be in the nature of a farewell occasion, as Secretary Metcalf will return to Washington shortly after. Applications for seats should be made early, at the office of the Merchants' Association, Mills Building.

NEW MEMBERS OF THE ASSOCIATION

The following members have been added to the roll:

American Box Factory.....815 Brannan
George E. Woodbury.....223 First
Jos. M. Torres.....518 Commercial
Rosenthal, Feder Co.....216 Post
John F. Seymour.....230 Montgomery

MERCHANTS' ASSOCIATION

OFFICERS AND DIRECTORS.

FRANK J. SYMMES.....President.
Thos. Day Co.

ANDREW M. DAVIS.....First Vice-President.
The Emporium.

FAIRFAX H. WHEELAN.....Second Vice-President.
Southern Pacific Milling Co.

C. S. BENEDICT.....Treasurer.
Hastings Clothing Co.

FOSTER P. COLE.....Sterling Furniture Co.
J. A. EVELETH.....Eveleth-Nash Co.
M. GREENEBAUM.....Greenebaum, Weil & Michels.
R. B. HALE.....Hale Bros.
F. J. KOSTER.....California Barrel Co.
A. J. MCNICOLL.....A. J. McNicoll Elevator Co.
BYRON MAUZY.....Byron Mauzy Piano Co.
P. C. ROSSI.....Italian-Swiss Agric. Colony.
W. M. SEARBY.....Union Drug Co.
ROBERT H. SWAYNE.....Swayne & Hoyt.
A. H. VAIL.....Sanborn, Vail & Co.
L. M. KING.....Secretary and Supt.
GEO. T. WRIGHT (Wright & Wright).....Attorney

STANDING COMMITTEES.

PUBLIC AFFAIRS.
R. B. HALE, *Chairman.*
F. J. KOSTER, R. H. SWAYNE,
J. A. EVELETH, A. J. MCNICOLL

PUBLICITY AND PROMOTION.
FAIRFAX H. WHEELAN, *Chairman.*
FOSTER P. COLE, BYRON MAUZY,
A. H. VAIL, W. M. SEARBY.

TRADE AND FINANCE.
ANDREW M. DAVIS, *Chairman.*
M. GREENEBAUM, A. J. MCNICOLL,
C. S. BENEDICT, P. C. ROSSI.

RELIABLE

BUSINESS GUIDE TO SAN FRANCISCO.

OFFICIAL LIST OF MEMBERS

This list is printed in 6,000 papers, which are read by three or four times as many persons every month.

NOTE.--Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only $1.00 per month.

HONORARY MEMBERS:

Merchants' Association of New York
F. W. Dohrmann, Ex-President Merchants' Ass'n of S. F.

FIRM NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS.

ACCOUNTANTS AND AUDITORS.

Barrow, Wade, Guthrie & Co.Mills Bldg
Fleming, Martin W..325 Crossley Bldg
Jansen, The F., Commercial System and Audit Co..624 Hayward Bldg

ACCOUNTANTS—CERTIFIED PUBLIC

Amrath, J. W.....Crossley Building
Hassell Audit Co.....Mills Building
Herrick, Lester ....Hayward Building
Phillipps, F. G. & Co.....Mills Bldg

ADVERTISING.

Dodge, Al. Co., The.....41-43 Van Ness Ave
Kollmann-de Troost Co., Inc.....431 Parrott Bldg

ADVERTISING CARDS.

Stuparich Mfg. Co., The..8th & Brannan

AGENTS.

Bancroft, Paul .....History Bldg
Taylor, H. H.....Mills Bldg

AGRICULTURAL IMPLEMENTS.

Deere Implement Co.....209 Market
Hooker & Co.....16 Drumm
Osborne & Co., D. M.....15 Main

ARCHITECTS.

Barth, Herman.....508 Montgomery
Curlett, Wm.....314 Phelan Bldg
Curtis, John M.....126 Kearny
McDougall Bros.....330 Pine
Meyer & O'Brien ....605 Crossley Bldg
Meyers, Henry H., and Clarence R. Ward.....532 Market
Mooser, William, and Edw. G. Bolles .....44 Geary
Paff, Charles.....40 Montgomery
Reid Bros.....Claus Spreckels Bldg
Shea & Shea.....26 Montgomery
Sutton, Albert .....510 Montgomery

ART GLASS.

California Art Glass B. & C. Works.....120 Second

ART GOODS.

Cohen, H.....19 Grant Ave
Gump, S. & G.....113 Geary
Sanborn, Vail & Co.....741 Market
Schussler Bros.....119 Geary
Vickery, Atkins & Torrey....236 Post

ARTIFICIAL STONE PAVING.

Gray Bros.....Hayward Bldg

ASBESTOS COVERINGS.

McDearmon & Co.....519 Sacramento

ASSAYING.

Price, Thos. & Son.....524 Sacramento
Simonds, Ernest H....417 Montgomery

AUCTIONEERS.

Chase, Fred H. & Co.....1732 Market
Ordway, W. C.....Cor. 6th and King
Spear, E. S. & Co.....31 Sutter

BAGS, BALE ROPE AND BURLAP.

Gulf Bag Co.....709 Front
Schmidt, J. & Co.....115 Drumm

BAKERIES.

Humphrys & Thorp.....116 Erie
Young & Swain Baking Co..2239 Geary

BANKS AND BANKERS.

American National Bank.....200 Montgomery
Anglo-Californian Bank, Ltd.....200 Sansome
Bank of California.....400 California
California Safe Deposit and Trust Co.....Montgomery and California
Canadian Bank of Commerce.....California and Sansome
Central Trust Co.....42 Montgomery
Columbian Banking Co.....Claus Spreckels Bldg
Crocker-Woolworth National Bank of San Francisco.....600 Market
Donohoe-Kelly Banking Co.....100 Montgomery
French Savings Bank..315 Montgomery
German Savings and Loan Society.....526 California
Hibernia Savings and Loan Society .....McAllister and Jones
Italian-American Bank.....518 Montgomery
London and San Francisco Bank, Ltd.....424 California
London, Paris and American Bank, Ltd.....Sutter and Sansome
Mechanics' Savings Bank.....Montgomery and Bush
Mercantile Trust Company of San Francisco .....464 California
Mutual Savings Bank of San Francisco.....710 Market
Nevada National Bank of San Francisco.....301 Montgomery
Perine, Geo. M.....328 Montgomery
Rollins, E. H. & Sons.....335 Pine
Savings and Loan Society.....101 Montgomery
S. F. Savings Union.....532 California
Security Savings Bank.....222 Montgomery
Swiss-American Bank.524 Montgomery
Wells, Fargo & Co.'s Bank.....Sansome and Market
Western National Bank of San Francisco.....805 Market

BARBERS' SUPPLIES.

Deckelman Bros.....106 Ellis
Will & Finck Co.....818 Market

BEER BOTTLERS.

Enterprise Bottling Co..2745 Sixteenth
Fredericksburg Bottling Co..1510 Ellis
Rapp, John & Son..8th and Townsend

BELTING—LEATHER.

Cook, H. N., Belting Co....126 Fremont
Heins, Alex., Belting Co....93 Fremont

BICYCLES.

Christoffer, C. M.....528 Stanyan
Leavitt & Bill.....309 Larkin
Lee, W. E.....504 Stanyan
Varney, T. H. B.....1331 Market

BLINDS.

Hindes, Edw. B. & Co.....328 Howard

BILL POSTERS.

Varney & Green.....Market & Tenth

BOILER WORKS.

Eureka Boiler Works.....113 Mission
Keystone Boiler Works.....Main and Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works.....121 Howard

BOOK BINDERS.

Hicks-Judd Co.....22 First
Phillips Bros.....505 Clay

BOOKS AND STATIONERY.

Cary, L. H.....16 Grant Ave
Cunningham, Curtiss & Welch.....319 Sansome
Elder, Paul .....238 Post
Hanak & Hargens....107 Montgomery
Mitchell, E. H.....225 Post
Payot, Upham & Co.....100 Battery
Robertson, A. M.....126 Post
S. F. News Co.....242 Geary
Whitaker & Ray Co., The..711 Mission

BOOTS AND SHOES.

Buckingham & Hecht.....225 Bush
Cahn, Nickelsburg & Co..129 Sansome
Eisenberg, Henry.....410 Kearny
Heim, F. L.....234 Stockton
Kast & Co.....110 Geary
Koenig, F.....123 Kearny
Kutz, The G. M. Co.....103 Mission
Maier, Chas.....834 Kearny
Philadelphia Shoe Co.....10 Third
Rosenthal, Feder Co.....216 Post
Rosenthal's Inc.....107 Kearny
Siebe Shoe Co.....130 Main
Sommer & Kaufmann.....28 Kearny
Sullivan, J. T.....20 Fourth
United Workingmen's Boot & Shoe Co.....42 Second
Williams-Marvin Co.....569 Market
Wolf, H. & Bro.....208 Sixth
Young, George H.....117 Bush

BOX FACTORIES.

American Box Factory....815 Brannan

BREWERIES.

Burnell & Co.....409 Battery
Hibernia Brewery.....1225 Howard
National Brewing Co.....762 Fulton
Union Brewing and Malting Co.....18th and Florida
Wunder Brewing Co.....Scott and Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.

Bauer-Schweitzer, H. & M. Co....632 Sacramento
Illinois and Pacific Glass Co..10 Main

BRICK MANUFACTURERS.

Patent Brick Co....Safe Deposit Bldg

BRIDGE BUILDERS.

S. F. Bridge Co.....220 Market

BROKERS—CUSTOM HOUSE.

Bunker, C. D. & Co.....435 Battery
Harper, F. F. G. & Co..409 Washington
Heise, Chas Ed. & Co.....510 Battery
Mattoon & Co.....530 Battery
Mayhew, F. E. & Co.....424 Battery
Reed, George W.....500 Battery
Swayne, Hoyt & Co.....405 Battery

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E.....122 Davis
DuVal, W. M. & Co.....221 Front
Maillard & Schmeidell....307 Sansome
Page Bros.....302 California
Waniorek, M.....406 California

BROKERS—SHIP AND FREIGHT.

Birnbaum, H. B.....123 California

BROKERS—STOCK, BOND, GRAIN AND OIL.

Ames, Worthington..415 Montgomery
Barth, J. & Co.....480 California
Girvin & Eyre.....423 California
Goldman, Max.....312 Pine
Hecht Bros. & Co.....312 Pine
Heilman, A. C.....317 Haywards Bldg
Hirshfeld, C.....79 Nevada Block
Perry, John, Jr.....411 Montgomery
Politzer & Co.....Clunie Bldg
Politz, Edward & Co....403 California
Rehfeh & Hochstadter..418 California
Toplitz, Joseph B.....330 Pine

BROKERS—TICKET.

Ottinger, A.....620 Market

BROOMS, BRUSHES AND WOODENWARE.

Van Laak, The Mfg Co..2018 Howard

BUILDING AND LOAN ASSOCIATIONS

Continental Building and Loan Association.....301 California
Pacific States S. L. & B. Co....410 Pine

BUILDING MATERIALS.

Waterhouse and Price.....29 New Montgomery

BURGLAR ALARM SYSTEMS.

John F. Seymour.....230 Montgomery

BUTCHERS.

Baccus, R. T.....S. W. cor. O'Farrell and Mason
Bayle, Lacoste & Co.....534 Clay
Boyes, James & Co.....108 Clay
Clayburgh & George.....339 Kearny
Decourtieux, A.....529 Merchant
Finke, Fred H.....5 Steuart
Herman, Benj.....Bush and Franklin
Hofmann & Woenne.....735 Market
Katz, F. & Sons.....California Market
Poly, Helibron & Co.....339 Kearny
Patek, F. & Co.....500 Washington
Roberts, W. F.....2817 California
Schweitzer, J. & Co.....416 Clay
Stone & Ecklon Co, The.....236 Sixth
Taaffe, Wm. & Co.....1495 O'Farrell

BUTCHERS' SUPPLIES.

Pacific Butcher Supply Co..790-792 Mission

CANNED GOODS.

W. G. M. Canning Co.....149 Fremont

CAPITALISTS.

Bishop, Chas. R.....530 California
Center, John.....N. E. cor. 16th and Shotwell
Dean, Walter E.....81 Nevada Block
Denman, James.....2380 Steiner
Fontana, Mark J..California and Front
Hopkins, E. W.....324 Pine
Hopkins, Timothy.....Mills Bldg
Levy, H. M.....41 Nevada Block
McDonald, Jasper.....Mills Bldg
Moore, A. A. Jr.....Hayward Bldg
Phelan, Jas. D.....Phelan Bldg
Pope, George A.....Hayward Bldg
Schmidt, John A.....425 Ellis
Smith, F. M.....101 Sansome
Spreckels, Claus.....327 Market
Spring Valley Water Works.....Geary and Stockton
Thompson, R. R.....503 California

CARPENTERS AND BUILDERS.

Miller, Geo. E.....614 Commercial
Murray, S. C.....632 Howard
Robinson & Gillespie.....411 Sutter

CARPETS.

Gullixson Bros.....955 Market
Hulse, Bradford & Co.....760 Mission
Schlueter & Volberg.....217 Sutter
Walcom, Geo. & Co.....402 Sutter
Walter, D. N. & E. & Co....529 Market

CARPET CLEANING WORKS.

California Carpet Cleaning Works.....329 Guerrero
Spaulding, J. & Co.....353 Tehama

CARRIAGE COMPANIES.

United Carriage Co.....Palace Hotel

CARRIAGE AND BUGGY MANUFACTURERS.

Babbitt, J. H.....314 McAllister
Grave, B & Co.....421 Pacific
Holmes, H. E. & Co.....740 Folsom
Larkins & Co.....651 Howard
O'Brien & Sons.....Golden Gave Ave. and Polk
Schindler, H. B.....128 Spear
Studebaker Bros. Mfg. Co.....Market and Tenth
Wertsch, Wm....100 Golden Gate Ave.

CASH REGISTERS.

Autographic Register Co..523 Market
Freeman, I.....1327 Market

CEMENT MANUFACTURERS.

Pacific Portland Cement Co.....Rialto Building

CENTRAL PARK ASSOCIATION.

McNeill, D. R.....1187 Market

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co....661 Mission

CHARCOAL.

Ohlandt, N. & Co....Indiana and Yolo

CHEMICAL WORKS.

California Chemical Works.....San Bruno Road and 27th
Western Chemical Co..Office 3214 25th

CHEMISTS.

Curtis, J. M. & Son.....123 California

CHEWING GUM MANUFACTURERS.

American Chicle Co.....27 Main

CHIMNEY PIPE.

Clawson, L. E. & Co.....1340 Market

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co.....104 Pine

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Pascoe, J. C.....305 Battery
Weule, Louis .....231 California

CIGAR AND TOBACCO DEALERS.

Adler, Ben.....750 Market
Bamberger, J & Co.....406 Sacramento
Blaskower, M. & Co....223 Mongomery
Cahen, Sig.....22 Montgomery
Ehrman Bros. & Co.....226 California
Gunst, M. A. & Co.....203 Kearny
Heyneman, Herman.....204 Sansome
Judell, H. L. & Co.....428 Sansome
Lane & Connelly.....204 Market
Lewis, Wm. & Co.....24 California
Michalitschke Bros.....410 Market
Michalitschke, Chas....101 Grant Ave.
O'Brien & Keller.....101 Powell
Ordenstein, Max.....322 Battery
Plagemann, H. & Co.....709 Market
Rinaldo Bros. & Co.....300 Battery
Schoenfeld, Jonas.....508 Washington
Willard Bros.....636 Market

CIGARETTE MANUFACTURERS.

John Bollman Co., The.....679 Front

CIRCULAR DISTRIBUTERS.

Weil, W. M.....106 Pine

CIVIL ENGINEERS.

Ferris & Haas.....320 Sansome

CLOAK AND SUIT HOUSES.

Cailleau, Armand.....114 Kearny
Davidson, D. M. & Co.....52 First
Gebhardt, C. & Co.....1114 Market
Golden Gate Cloak and Suit House.....1230 Market
Kelly & Liebes.....120 Kearny
Livingston & Co.....867 Market
Ransohoff, L.....117 Geary
Smith, H. L.....726 Market

CLOTHING DEALERS.

Alexander & Danziger.....20 Sansome
Brown Bros. & Co.....520 Market
Carroll & Tilton Company..811 Market
Frank Bros.....535 Kearny
Hastings Clothing Co...23 Montgomery
Hirsch Bros.....221 Montgomery Ave.
Hirsch, L. & Co.....927 Kearny
Hoffman, Rothschild & Co..11 Battery
Kellus, Chas & Co.....132 Kearny
Mandel & Wiener.....125 Sansome
Neustadter Bros.....133 Sansome
Pauson & Co.....200 Kearny
Prager, A. J. & Sons.....857 Market
Roos Bros.....Kearny and Post
Schwartz, A.....62 Third
Straus, Louis.....11 Sansome
Summerfield & Roman....5th & Market

COAL DEALERS.

Allen, Chas. R.....144 Steuart
Brooks, Peyton H.....Mills Bldg
Campbell, Arthur C.....524 Second
Cantley, James.....960 Howard
Easton, J.....131 Folsom
Fritch, Geo.....110 East
Greenberg, A. H.....1419 Ellis
Middleton, John.....309 Stockton
Morton, Thomas.....674 Geary
Oregon Coal and Navigation Co.....Broadway and East
Peabody, E. & Co.....35 Clay
Rosenfeld's Sons, John..605 Montgomery
San Francisco and San Joaquin Coal Co.....515 Safe Deposit Bldg
Stafford W. G. & Co.....214 East
Western Fuel Co.....318 California

CODFISH DEALERS.

Alaska Codfish Co.....14 Davis
Union Fish Co.....24 California

COMMISSION MERCHANTS.

Allison, D. E. & Co....117 Washington
American Produce Co.....Drumm and Washington
American Mercantile Co...420 Battery
Armsby, J. K. & Co.....138 Market
Biagi, D. & Co.....520 Sansome
Byxbee & Clark.....48 Market
Caffrey, John.....21 Sutter
Cutter & Mosely.....302 California
Dairymen's Union.....128 Davis
De Bernardi, D. & Co.....409 Front
Demartini, John & Co..315 Washington
De Pue, Edgar J.....324 Pine
Detels, M. P.....218 California
Dodge, Sweeney & Co.....114 Market
Doyle, H. & Co.....511 Clay
Duffy, J. J. & Co.....304 Washington
Eveleth-Nash Co.....422 Front
Galli, A. Fruit Co.....516 Sansome
Garcia & Maggini....100 Washington
Getz Bros. & Co.....111 California
Gray & Barbieri.....309 Washington
Greenway, E. M..Vallejo St. Warehouse
Griffith-Durney Co.....200 California
Grinbaum, M. S. & Co., Ltd..215 Front
Guggenhime & Co.....118 Davis
Guichard, Robt. F.....507 Front
Haight, Fred B.....212 Front
Hammer & Co.....212 Sacramento
Hilbert Mercantile Co.....213 Market
Hillens, F.....200 Davis
Hilmer & Bredhoff.....36 California
Hulme & Hart.....650 Fifth
Hume, R. D. & Co.....421 Market
Hyman Bros.....206 Sansome
Ivancovich, J. & Co....209 Washington
Jacobs & Malcolm.....112 Washington
Kittle, H. de W.....20 Pine
Landsberger & Son.....123 California
Leist, C. J. & Co...Sacramento and Davis
Lercari, C. J. & Co.....524 Sansome
Levy, A. & Co.....401 Davis
Lichtenberg, William ..419 California
Lichtenberg, R.....303 California
Loaiza, W. & Co.....202 Sansome
Lowry, W. G. & Co.....40 California
Macpherson & Cochrane.....215 Washington
Martens, Read & Co.....303 Front
Minaker & Welbanks.....501 Sansome
Mitchell & Goodall....310 Washington
Montealegre & Co...410 Hayward Bldg
Morris Bros.....206 Front
Phillips M. & Co.....20 Pine
Portuguese Commission Co..209 Clay
Roussel & Davidson.....19 California
Scatena, L. Co.....104 Washington
Schultz-Hansen Company....310 Davis
Schwartz Bros.....421 Market
Sherwood & Sherwood.....212 Market
Sloss & Gerstle.....310 Sansome
Southern Pacific Milling Co.....224 California
Sresovich, L. G. & Co....521 Sansome
Tilden, H. N. & Co.....211 Sacramento
Trobock & Bergen.....505 Sansome
Van Husen & Co..Washington & Davis
Webster & Dunbar.....304 Davis
Welch & Co.....220 California
Wetmore Bros.....415 Washington
Wheaton, Pond & Harrold..110 Davis
Williams, The H. A. Co....308 Market
Wolf & Sons.....321 Davis
Wolfen, Max & Co.....423 Front
Wolff, William & Co.....216 Mission
Zeutner, J. & Co..Front & Washington

CONFECTIONERS.

Blum, S.....Polk and Sutter
De Martini, L. Supply Co....112 Front
Gruenhagen & Co.....20 Kearny
Haas, Geo. & Son.....810 Market
Hromada, Adolph Co.....202 Battery
Lechten Bros.....1257 Polk
Maskey, Frank.....32 Kearny
Roberts, Geo. F. & Co..Polk and Bush
Rothschild & Ehrenpfort ....118 Main
Strohmeier, W. A. & Co..1006 Market
Seidl, J. & Co.....619 Battery
Townsend, W. S.....715 Market

CONTRACTORS AND BUILDERS.

Fahy, Richard.....518 Noe
McCullough, James.....1229 Guerrero

COOPERS.

California Barrel Co.....327 Market
Carl Cooperage Co.....217 Commercial
Herbert & Vogel.....N. E. cor. Broadway and Front
Woerner, David, Cooperage Co.....14th and Harrison

COOPERAGE STOCK.

Richards, J. W.....California Safe Deposit Bldg

CORDAGE MANUFACTURERS.

Tubbs Cordage Co.....611 Front

COTTON GOODS.

California Cotton Mills Co.....East Oakland, Cal

CRACKER MANUFACTURERS.

American Biscuit Co.....Broadway and Battery
Pacific Coast Biscuit Company....Second and Folsom

CREDIT BUREAU.

Merchants' Credit Association of California.....123 California

CROCKERY AND GLASSWARE.

Anglo-American C. & G. Co..108 Pine
Cowen-Heineberg Co.....318 Front
Nathan-Dohrmann Co.....122 Sutter
Schloss Crockery Co.....409 Market
Sternheim, S. & Son.....528 Market
Wiedero, H. O....Fourth and Mission

DAIRY MACHINERY.

De Laval Dairy Supply Co..9 Drumm

DEPARTMENT STORES.

Emporium, The.....Market
Smith's Cash Store.....27 Market

DOORS AND WINDOWS.

California Door Co.....20 Drumm

DRAYMEN AND STORAGE.

Bocarde, J. B., Drayage Co..19 Drumm
Emmons, G. W.....212 California
Farnsworth & Ruggles.....25 Davis
McNab & Smith.....205 Davis
Morton Draying and Warehouse Co., The.....110 Battery
Overland Freight and Transfer Co.....203 Front
Raubinger Bros.....305 Sacramento
Rode, C. B. & Co.....404 Battery
Strauss, K.....118 Battery
Teele & Co.....708 Sacramento
Union Transfer Co..Bryant and Second
Western Transfer and Storage Co.....323 Front

DRIED FRUITS.

Griffin & Skelley Co.....132 Market
Phoenix Raisin Seeding and Packing Co.....3 California
Rosenberg Bros. & Co....211 California

DRUGGISTS.

Ayers, Edw. N.....229 Leavenworth
Bayley, E. P.....227 Grant Ave.
Boericke & Runyon.....330 Post
Broemmel, J. G. B.....2501 California
Burnett, G. W.....8 Turk
Calegaris, Joseph...Kearny and Pacific
Clough, Frank.....400 Ellis
Esters von Krakau, W..25th & Folsom
Fauda, C. O.....1600 Stockton
Ferry Drug Co.....8 Market
Fletcher, David M.....S. W. cor. Van Ness and Geary
Gates, J. R. & Co.....417 Sansome
Grant Drug Co.....38 Third
Lainer, Rd. Drug Co....699 McAllister
Langley & Michaels Co.....34 First
Leipnitz, G. & Co.....250 Sutter
Lengfeld's Pharmacy.....202 Stockton
Mack & Co.....13 Fremont
Owl Drug Co.....1128 Market
Redington & Co.....23 Second
Richards & Co.....406 Clay
Ryan, D.....3402 Mission
Schmidt, Val.S. W. cor. Polk & Jackson
Smith, E. J.....168 Eddy
Union Drug Co.....400 Sutter
Wakelee & Co....Bush & Montgomery
Weck Co., F. A...158 New Montgomery

DRUGGISTS' SUPPLIES.

Beckett, F. A. & Co.....220 Suter

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co.....21 Sansome
Bernstein, Sylvan L.....120 Sutter
City of Paris Dry Goods Co., The..Geary and Stockton
Clayburgh, L. J. & Co.....6 Sutter
Curtin, C.....58 Flood Bldg
Davis, R. D. & Co..Geary and Grant Ave.
Dinkelspiel, L. & Sons.....39 Battery
Graf Bros.....569 Market
Greenberg & Greenberg..31 Grant Ave.
Hale Bros.....979 Market
Kennedy, R. T. Co.....1106 Market
Kohlberg, M. S. & Co.....121 Sansome
Lippman Bros.....501 Hayes
Livingston Bros.....123 Post
Marcuse, M. & Co.....125 Sansome
Michels & Wand.....26 Kearny
Murphy, Grant & Co..Sansome & Bush
Newman & Levinson.....129 Kearny
O'Connor, Moffatt & Co.....121 Post
Priester, Joseph.....1415 Stockton
Sachs Bros & Co.....Sansome & Bush
Samuels Lace House Co., The D...235 Sutter
Schmidt, Ben. J. & Co....125 Sansome
Schoenholz Bros. & Co.....110 Sixth
Silverman, J.....222 Third
Strauss & Frohman.....107 Post
Strauss, Levi & Co.....16 Battery
Weill, Raphael & Co..Kearny & Post
Weinstock, Lubin & Co.....Geary and Grant ave

DYEING AND CLEANING.

F. Thomas Dyeing and Cleaning Works, The.....27 Tenth
Hickman, Henry.....3915 Sacramento

EDUCATIONAL INSTITUTIONS.

Heald's Business College.....24 Post
S. F. Business College....1236 Market

ELECTRIC SIGN MANUFACTURERS.

Novelty Sign Co.....19 Turk

ELECTRIC AND MECHANICAL ENGINEERING.

Doble Co., Abner..Fremont & Howard

ELECTRICAL AND RAILWAY SUPPLIES.

Brooks-Follis Electric Corp.527 Mission
California Electrical Wks..547 Mission
Century Electric Company...18 Second
Electric Railway and Manufacturers' Supply Co.....68 First
General Electric Co.....Crossley Bldg
Hetty Bros.....126 Eddy
Klein Electrical Works, The J. M.....107 Battery
Summerhayes, W. R.....627 Howard

ELECTRICAL CONSTRUCTION.

Independent Electrical Construction Co.....31 Second

ELECTRICAL MACHINERY.

Westinghouse Electric and Manufacturing Co.....425 Market

ELECTRO-PLATERS.

Central Plating Works.....22 Jessie
Denniston's San Francisco Plating Works.....743 Mission
Golden West Plating Works..103 Beale
Merle, A. Co.....515 Mission
Marwedel, C. W.....58 First

ELEVATOR MANUFACTURERS.

A. J. McNicoll Elevator Co...209 Second
Cahill & Hall Elevator Co....133 Beale
Holman, W. L.....210 Fremont
Otis Elevator Co.....509 Howard

EMBROIDERIES AND LACES.

Levy, Jules & Bro.....5 Sansome

ESSENTIAL OILS.

Boldemann, A. C. & Co.....120 First

EXPORTERS AND IMPORTERS.

Castle Bros.....463 Mission
Jennings, Rufus P.....6 California
Maldonado & Co., Inc....419 California

FIRE PROOFING.

Western Expanded Metal and Fire Proofing Co.....Rialto Building

FIREWORKS.

California Fireworks Co....219 Front

FLORISTS.

Cleis, Fred.....808 Valencia
Jacquemet, Joseph .....506 Eureka
Leopold & Ephraim.....35 Post
Sievers & Boland.....25 Post

FORWARDING AGENTS.

Earl, D. W. & Co.....129 Crocker Bldg

FLOUR MILLS.

Capitol Mills.....114 Sacramento
Sperry Flour Co.....133 Spear
Stockton Milling Co....112 California

FRUITS AND VEGETABLES.

Omey & Goetting....California Market

FURNITURE—HOUSE AND OFFICE.

Aronson, A.....340 Post
Bateman, William.....835 Folsom
Breuner Co, John.....957 Market
Chicago Clock Co.....113 Grant Ave.
Cordes Furniture Co.....245 Geary
Eastern Outfitting Co....1310 Stockton
Friedman, M. & Co.....237 Post
Fuller Desk Co., The G. H...648 Mission
Fredericks, J. & Co.....649 Market
Indianapolis Furniture Co..750 Mission
Kragen's.....1015 Market
McCann, Belcher & Allen....600 Sutter
Milwaukee Furniture Co..932 Howard
Pattosien Co.....16th and Mission
Plum, Chas. M. & Co.....1301 Market
Sloane, W. & J. & Co.....116 Post
Smith Furniture Co., A. B....128 Ellis
Sterling Furniture Co....1039 Market
Weber, C. F. & Co.....526 Market
Wilson Bros.....1710 Market
Wisconsin Furniture Co.....324 Parrott Bldg
Yawman & Erbe Mfg Co.....Mission and New Montgomery

FURNITURE MANUFACTURERS.

Fink & Schindler Co., The.1309 Market
Johnson, Harry Co.....780 Mission

FURS.

Berwin & Gassner.....110 Kearny
Hoeflich, Albert.....116 Grant Ave.
Kocour, Ad.....121 Post
Liebes, H. & Co.....139 Post
Northern Commercial Co.....Crossley Bldg
Wallace, Robert.....219 Grant Ave.

FUSE & MATCH MANUFACTURERS.

Metropolitan Fuse and Match Co.....709 Front

GAS FIXTURES.

California Gas Fixture Co..517 Mission
Day Co, Thos.....726 Mission

GAS ENGINES AND SCALES.

Fairbanks, Morse & Co....310 Market
Union Gas Engine Co.....244 First
Van Serkey Gas Engine Co....219 Main

GAS GENERATORS.

Pacific Acetylene Gas Co.....176 First

GAS METERS AND STOVES.

Pacific Meter Co.....24 Jessie

GAS REGULATORS.

Gas Consumers' Association..455 Sutter

GENERAL MERCHANDISE.

Heilbroner, L.....446 Ellis
Levin, J. & Co.....35 Taylor

GLASS MANUFACTURERS.

United States Glass Co.....18 Sutter

GLOVES.

California Glove Co.....25 Battery
Centemeri, P. & Co.....200 Post
Moss, Geo. A.....101 Post
Steinberger & Kalisher....230 Sutter

GLUE MANUFACTURERS.

California Glue Works..123 California

GRANITE AND MARBLE DEALERS.

Back, F. J.. .....791 San Jose Ave.
Seregni & Bernieri.....Flood Bldg

GRAPHOPHONES AND PHONOGRAPHS.
Columbia Phonograph Co....125 Geary

GROCERS.
Arnold Bros .....35 Hill
Bibo, Newman & Ikenberg..1447 Polk
Claussen, C.....23d and Capp
Cluff, Co., William .....201 Market
Ehrman, M. & Co.....104 Front
Foge & Mohr.....6th and Mission
Foster, S. & Co.....26 California
Goldberg, Bowen & Co.....432 Pine
Granucci Bros.....521 Front
Haas Bros.....100 California
Hartter, Hayes & Co.....216 Front
Heitman, H.....395 Geary
Hollmann, Henry.....2805 Mission
Hooper & Jennings .....213 Front
Hurley, J. T.....Hayes and Webster
Irvine Bros.....1302 Polk
Lennon, John A.....315 Clay
Lewin-Meyer Co.....34 Market
Meyer, A. & Co.....16 Sacramento
Parks Bros. & Co.....418 McAllister
Rathjen Bros.....39 Stockton
Rothschild, John & Co..115 Sacramento
Schleef & Creyer .....1125 Powell
Stulz, Joseph A..533 Montgomery Ave.
Sussman, Wormser & Co.....
.....S.E. cor. Market and Main
Tillman & Bendell.....327 Battery
West, Elliott & Gordon.....31 Sixth
Wellman, Peck & Co..... 321 East

GUNS AND AMMUNITION.
Bekeart, Phil B. Co.....114 Second
Clabrough, Golcher & Co...538 Market
E. E. Drake.....86 First
Shreve & Barber..... 739 Market
Winchester Repeating Arms Co..
.....127 First

HARDWARE.
Baker & Hamilton.....2 Pine
Bennett Bros .....35 Sixth
Brown, Chas. & Son.....807 Market
Dunham, Carrigan & Hayden Co..
.....19 Beale
Froelich, Christian.....202 Market
Holbrook, Merrill & Stetson.235 Market
Ils, J. G. & Co.....814 Kearny
Lloyd-Scovel Iron Works..159 Fremont
Marwedel, C. F.....58 First
Montague, W. W. & Co.....309 Market
Montanya, J. De La Co....606 Battery
Mossford, Moses.....3885 24th
Pacific Hardware and Steel Co....
.....Mission and Fremont
Palace Hardware Co.....603 Market
Philpott, C. H. Co.....823 Market
Pike, A. W. & Co.....461 Mission
Rosekrans, H. & Co.....511 Sixth
Smith, Peter A.....614 Fourth
Taylor & Spotswood Co..135 Fremont
Woods, Chas. M.....420 California

HARNESS AND SADDLERY.
Jepson Bros. Co.....110 Market
Johnson, J. C. & Co.....122 First
Leibold Harness Co.....211 Larkin

HATTERS.
California Hat Co.....597 Mission
Collins & Co.....1018 Market
Colman Co.....130 Kearny
Fisher & Co.....9 Montgomery
Kline, Louis & Co.....106 Bush
Lundstrom, K. A.....605 Kearny
Meussdorffer K. & Son.....8 Kearny
Meyer, C. H. & Bro.....32 Sansome
Triest & Co.....116 Sansome
Union Hat Co.....578 Mission

HAY AND GRAIN DEALERS.
Anspacher Bros.....214 Pine
Chase, W. W. Co.....1938 Market
Ellis, H. C. & Co.....44 East
Meyer, Albert.....2303 Geary
Scott & Magner.....615 Sixth
Somers & Co.....564 Sixth
Vermeil, J. L.....3142 Mission

HEATING & VENTILATING.
Grannis, J. G. & Co.....565 Mission
Royal Heating Co., Inc.,...738 Mission

HERMETIC CLOSURES.
Landsberger, J. A. Co..215 Sacramento

HORSE SHOEING.
Odea, Martin.....126 Geary

HOTELS.
Abrahamson, A.....1012 Van Ness
California Hotel....Bush near Kearny
Holm & Saxtorph, Baldwin House.
.....30 Ellis
Hotel St. Francis....Powell and Geary
Kingsbury, George W.....Lick House
Kirkpatrick, John C.....Palace Hotel
Occidental Hotel.....Montgomery
St. Nicholas.....Market and Hayes
Turpin, F. L., The Royal.....126 Ellis

HOUSEHOLD UTENSILS.
Wiester & Co.....22 Second

ICE DEALERS.
Consumers' Ice Company....420 Eighth
Merchants' Ice and Cold Storage
Co.....Lombard and Sansome
Union Ice Co.....735 Fourth

INSURANCE.
Ahpel & Bruckman.....209 Sansome
Alliance Assurance Co...416 California
Berthau, Cesar.....423 California
Butler, Geo. E.....413 California
Com'l Union Assurance Co.....
..... 416 California
Craig, Hugh.....210 Sansome
Davis, J. B. F. & Son.....215 Sansome
Dornin, Geo. D.....Hayward Bldg
Firemen's Fund Insurance Co....
.....401 California
German Ins Co., of Freeport..337 Pine
Grant, Geo. F.....218 Sansome
Gutte & Frank.....303 California
Herold, Rudolph Jr.....415 California
Ins. Co. of North America....202 Pine
Landers, William J.....205 Sansome
Liverpool & London & Globe Ins.
Co., The.....422 California
Manheim, Dibbern & Co...217 Sansome
Milwaukee Mechanics' Ins. Co....
.....410 California
Nathan & Kingston...501 Montgomery
New York Life Ins. Co.....Mills Bldg
New Zealand Ins. Co....312 California
Northwestern National Insurance
Co. .....315 Safe Deposit Bldg
Norwich Union Fire Ins. Society..
..... 314 California
Pacific Mutual Life Ins. Co. of
...Cal., Montgomery & Sacramento
Pacific Surety Co....Safe Deposit Bldg
Palache & Hewitt.....313 California
Parker, Chas. M T.....
....409 Mutual Savings Bank Bldg
Potter Edward E.....412 Pine
Preferred Accident Insurance Co..
.....Mills Bldg
Shields, A. M.....Crocker Bldg
Sperling, Frank.....307 Parrott Bldg
Stovel, C. J.....122 Sansome
Transatlantic Fire Ins. Co.213 Sansome
Voss, Conrad & Co.....204 Sansome
Watson, Taylor & Sperry.....322 Pine
Watt, Rolla V.....Pine & Sansome
Wilson & Painter..321 Hayward Bldg

IRON WORKS.
California Iron Yard.....640 Second
Macauly, H. C. & Co.....155 Bluxome
Morton & Hedley.....215 Harrison
Vulcan Iron Works.....505 Mission

JAPANESE PRODUCTS AND FANCY GOODS.
Marsh, G. T. & Co.....214 Post
Nippon & Company.....507 Dupont
Solomon, C., Jr.....422 Battery

JAPANESE AND CHINESE SILKS.
Hart, B.....13 Sansome
Mendelson Bros.....7 Battery

JEWELERS.
Baldwin Jewelry Co.....844 Market
Bohm, Bristol Co. .....104 Geary
Brittain & Co.....120 Geary
California Jewelry Co.....134 Sutter
Carrau & Green.....220 Sutter
Eisenberg, A. & Co.....126 Kearny
Elgin National Watch Co..206 Kearny
Fershtand, Theodore.....126 Kearny
Glindeman, W.....5 Third
Greenzweig, George & Co..206 Kearny
Hall, A. I. & Son.....643 Market
Hammersmith & Field.....36 Kearny
Huguenin, Adolph ....126 Kearny
Isaacs, Abe.....343 Kearny
Judis, Alphonse Co.Mutual Sav Bk Bldg
Nordman Bros.....134 Sutter
Phelps & Adams.....120 Sutter
Radke & Co.....118 Sutter
Schneidewind, H. J.....822 Valencia
Schussler, M. & Co.....713 Market
Schwartze, K. G.....502 Battery
Schweitzer, Joseph.....707 Market
Shreve & Co.....Crocker Bldg
Sorenson, James A. Co.....103 Sixth
Vanderslice, W. K. & Co.....136 Sutter

JEWELERS' SUPPLIES.
Armer & Weinshenk.....220 Sutter
Muhs & Lochbaum Co.....208 Sutter

KNITTED GOODS.
Gantner & Mattern Co.....20 Post
Pfister, J. J. Knitting Co.....60 Geary

LADIES' FURNISHING GOODS.
Davis, Schonwasser & Co.....134 Post
Magnin & Co.....920 Market
Marks Bros.....1210 Market
Rosenthal, S. & Co.....937 Market

LADIES' TAILORS.
Flamm, G.....1435 Polk
Gadner, A.....2012 Fillmore
Lowenthal & Co.....914 Market
Paternost, J.....684 Sutter
Rothschild, M.....626 Sutter

LAMPS.
Boesch Lamp Co.....585 Mission
Bauer Lamp & Reflector Co.510 Mission

LAUNDRIES.
La Grande Laundry.....23 Powell
National Laundry Co.....472 Geary
S. F. Laundry Association....131 Ellis
U. S. Laundry Association.....
.....3111 Sixteenth
White Star Laundry.....330 Market

LAUNDRY FIXTURES AND SUPPLIES
Bradley, Richard.....2390 Market

LAUNDRY MACHINERY.
Troy Laundry Machinery Co.....
.....583 Mission

LAW BOOK PUBLISHERS.
Bancroft-Whitney Co....612 California

LEAF TOBACCO DEALERS.
Kohlberg & Co.....526 Washington

LEATHER AND LEATHER GOODS DEALERS.
Bissenger & Co.....401 Front
Brown & Adams.....325 Front
Dulfer & Nelson.....209 Mason
Frank, S. H. & Co.....408 Battery
Harpham & Jansen....524 Washington
Kullman, Salz & Co.....582 Mission
Wagner Leather Co.....306 Clay

LIME AND CEMENT.
Cowell, Henry & Co.....211 Drumm
Holmes Lime Co.....24 Sacramento

LITHOGRAPHERS.
Britton & Rey.....525 Commercial
Galloway Lithographing Co.....
.....410 Sansome
Mutual Label & Litho. Co...2d& Bryant
Roesch, Louis Co.....325 Sansome
Union Litograph Co.....325 Sansome

LIVERY STABLES.
Christensen, E. C. & Son..1210 Valencia
Clemens, C. J.....409 Taylor
Kelly, Thos. & Sons.....1629 Pine
Nolan, John & Sons....1611 California

LUMBER DEALERS.
Albion Lumber Co..33-34 Crocker Bldg
Blyth & Trott.....Spear and Mission
Caspar Lumber Co...812 Hayward Bldg
Dodge, E. J. Co.....6 California
Dolbeer & Carson.....10 California
Excelsior Redwood Co....8 California
Gage, Mills & Co.....330 Market
Gray's Harbor Commercial Co....
.....237 California
Greenewald, O. H.....308 Crossley Bldg
Hammond Lumber Co..Hayward Bldg
Hihn, F. A. Co.....Santa Cruz
Hobbs, Wall & Co., Inc..124 California
Hooper, C. A. & Co.....204 Front
Hooper, F. P. & J. A.....4 California
Jones, Richard C. & Co.....739 Bryant
Meyer, Adolph.....1510 Devisadero
Pacific Lumber Co.....Rialto Bldg
Pope & Talbot.....314 California
Renton, Holmes & Co....Mills Building
Scott & Van Arsdale L. Co.....
.....Fifth and Brannan
S. F. Lumber Co.....Third & Berry
Sierra Lumber Co.....320 Sansome
Simpson Lumber Co.....14 Spear
Slade, S E., Lumber Co....6 California
Tacoma Mill Co.....300 California
Truckee L. Co. of S. F.....6 California
Union Lumber Co....Sixth & Channel

MACARONI MANUFACTURERS.
California Italian Paste Co.....
.....347 Sacramento

MACHINERY AND ENGINEERS' SUPPLIES.
Bay City Engineering & Supply..
Co.....322 Howard
Cal. Hydraulic Engineering and Supply Co.....17 Fremont
California Engineering and Construction Co.....907 Rialto Bldg
California Tool Works.....143 Beale
Cyclops Iron Works.....223 Main
Evans, C. H. & Co.....183 Fremont
Garratt, W. T. & Co.Fremont & Natoma
Hall, Robert.....108 Main
Harron, Rickard & McCone..21 Fremont
Henshaw, Bulkley & Co.....
.....Fremont and Mission
Martin Pipe & Foundry Co.....
.....33 New Montgomery
Meese & Gottfried Co....167 Fremoont
Moore, Chas C. & Co..First and Mission
Pacific Tool and Supply Co.467 Mission
Pennington, Geo. W. Sons, Inc....
.....313 Folsom
Ralston Iron Works.....222Howard
Rogers Engineering Co.....
.....109 New Montgomery
Tatum & Bowen.....34 Fremont
The Compressed Air Machinery Co.
.....26 First
Union Iron Works.....222Market

MANUFACTURERS' AGENTS.
Eberhard Co., The Geo. F....12 Drumm
French & Linforth.....308 Market
Hughson & Merton.....105 Front
Luscombe & Isaacs.....22 Sansome
Morgan & Allen Co.....134 Sutter
Robinson, Geo. H.....226 Bush
Young, Carlos G.....23 Davis

MATTRESSES AND UPHOLSTERY.
Crescent Feather Co...510 Washington
Hoey, John.....716 Mission
Schrock, W. A....21 New Montgomery

MEN'S FURNISHING GOODS.
Atkins, R. C. & Sons..123 Montgomery
Baumel, Fred J.....1608 Market
Bullock & Jones Co.....106 Sutter
Cluett, Peabody & Co.....582 Mission
Elkus Brenner Co.....17 Battery
Greenebaum, Weil & Michels.....
.....17 Sansome
Hansen & Elrick.....Market & Third
Keller, M. J. Co.....1028 Market
McNamara & Moran.....7 Battery
Meyerstein Co.....6 Battery
Morgan Bros.....229 Montgomery
Rogerson, J. C.....535 Valencia
Schoenfeld, Adolph.....1334 Market
The Toggery.....628 Market
United Shirt and Collar Co.25 Sansome

MERCHANT TAILORS.
Growall, W. L. Co..Mut. Sav. Bk. Bldg.
Harshall, Abe.....12 Kearny
Lyons, Charles.....721 Market
Poheim, J. T.....1110 Market
Reid, John & Son.....78 Geary

METAL WORKS.
American Can Co.....214 Mission
Finn, John Metal Works...313 Howard
Pacific Metal Works.....139 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.
Pacific Micro Materials Co.....
.....645 Market

MILK AND CREAM.
Berkeley Farm—N. J. Nelson.....
.....1228 Folsom
Jersey Farm Co.....851 Howard
Loewe, Wm. G.....624 Russia
S. F. Cream Depot.....1929 Mission
Standard Milk Co 3201 16th

MILLINERY.
Hinz & Landt.....543 Market
Holm & Nathan.....512 Market
Muller & Raas Co.New Montg. & Mission
Spencer & Mitau.....1026 Market
Toplitz, R. L. & Co.....545 Market
Zobel, Lud. Co.....919 Market

MILLWRIGHTS.
Dibert Mfg Co.....225 Mission

MINERAL WATERS.
Cook's Mineral Water..19th and Castro
Eggers, Chas. & Co.....118 Eureka
Mt. Shasta Mineral Spring Co.....
.....Sixth and Brannan

MINING COMPANIES.
Alaska Treadwell Gold Mining Co.
.....Mills Bldg.
Bourn, W. B.....401 California
Pew, John W.....310 Pine
Quarre, Geo....Cal. Safe Deposit Bldg.
Ralston, W. C.....331 Pine

MINING MACHINERY.
Woodbury, Geo. E.....223 First

MUSLIN AND FLANNELETTE UNDERGARMENTS.
Reynolds, The Geo. W. Co..597 Mission

MUSTARD MANUFACTURERS.
Burr, C. C. & Co.....2111 Stockton

NECKWEAR MANUFACTURERS.
Heineman, H. M.....109 Sansome

NOTIONS.
Son Bros. & Co.....13 Sansome

OILS.
Porter, W. S.....Hayward Building
Standard Oil Co.....Rialto Building

OPTICIANS.
Berteling Optical Co.....16 Kearny
California Optical Co.....205 Kearny
Chinn-Beretta Optical Co...991 Market
Haskell & Jones Co.....243 Grant ave
Hirsch & Kaiser.....7 Kearny
Kahn, H. & Co.....642 Market

OYSTER DEALERS.
Darbee & Immel..30 Union Sq. Market
Morgan Oyster Co., The.....614 Third

PACKERS OF CANNED SALMON.
Alaska Packers' Association.308 Market

PAINTS AND OILS.
Bass-Hueter Paint Co.....816 Mission
Cal. Paint Co.....236 First
Clinch, C. G. & Co.....7 Front
Fuller, W. P. & Co....Pine and Front
Magner Bros.....215 California
Nason, R. N & Co.....115 Front
Whittier- Coburn Co.....20 Fremont

PAINTERS AND PAPER HANGERS.
Beck, W. T. & Sons....729 Devisadero
Brace, N.....447 Valencia
Downing, Thomas, Inc.....289 Post
Fraser, John P.....418 Post
Johnson, Joseph A.....517 California
Stader, C.....Glen Park
St. Denis, J. & Co.....344 Sutter
Stein, M.....30 Sacramento
Swan, J. S.....717 Market

PAPER BOXES.
Pacific Fold. P. B. Factory..14 Fremont

PAPER AND PAPER BAG MANUFACTURERS.
Cal. Paper and Board Mills.....
.....40 California
Crown Paper Co.....707 Front
Union Bag and Paper Co....406 Front
Union Pulp and Paper Co..410 Sansome

PAPER AND PAPER BOXES.
Fleishhacker, A. & Co.....520 Market

PATENT DOOR OPENERS AND CLOSERS.
Rischmuller, Geo.....2449 Nineteenth

PHARMACEUTICAL PREPARATIONS.
Burgess, Frank P.....941 Howard
California Fig Syrup Co....392 Church
Law, Herbert E.....Rialto Bldg
National Pharmacy Co..214 Townsend

PHOTOGRAPHERS.
Taber Photo Co.....121 Post
Vaughan & Keith.....110 Geary

PHOTO-ENGRAVERS.
Bolton & Strong.....621 Clay
Sunset Photo & Engraving Co....
.....Market and Tenth
Union Photo Engraving Co.....
..... 144 Union Square ave

PHOTOGRAPHIC SUPPLIES.
Andrews, T. P.....109 Montgomery
Kirk, Geary & Co.....112 Geary

PIANO AND ORGAN DEALERS.
Allen, Wiley B. Co.....931 Market
Curtaz, Benj. & Son.....20 O'Farrell
Kohler & Chase.....Kearny and Post
Mauzy, Byron.....308 Post
Pommer-Eilers Music Co....653 Market
Sherman, Clay & Co.....139 Kearny

PICKLE MANUFACTURERS.
Fisher Packing Co....509 Commercial
Pacific Vinegar and Pickle Works.
.....122 Davis

PLANING MILLS.
Birth, L. H.....709 Bryant
Hansen, A.....Berry, near Sixth
Townley Bros.....18th and Folsom

PLUMBERS.
Ickelheimer, S. & Bro.....20 Geary
Murray Bros.....623 Sacramento
Snook, Wm. & Son.....554 Clay
Wilson, W. F.....328 Stockton

PLUMBING, HEATING AND STEAM SUPPLIES.
Dalziel-Moller Co.....557 Mission
Gulick & Wetherbee.....210 Mason
Tay, Geo. H. Co.....49 First

PORK PACKERS AND PROVISION DEALERS.
Armour Packing Co.....309 Davis
Buttgenbach, Joseph.....336 Fourth
Cudahy Packing Co.....125 California
Heineman & Stern.....906 Larkin
Roth, Blum & Co.....201 California
South S. F. Pack. & Prov. Co..117 Davis
Western Meat Co..Sixth and Townsend
Wilfert Bros.....1378 Market

POULTRY AND DAIRY PRODUCE.
Fodera, A.....526 Montgomery
O'Brien & Spotorno.....Cal Market
Tiddy, Richard.....Spreckels Market

POWDER WORKS.
The California Powder Works....
.....320 Market

PRESS CLIPPINGS.
Allen's Press Clipping Bureau....
.....30 California

PRINTERS.
Bent & Meyerderks.....40 California
Commercial Publishing Co.463 Mission
Cubery & Co.....587 Mission
Dempster Bros..Glen Park ave & Bond
Freygang-Leary Co.....113 Davis
The Gilmartin Co.....1019 Market
Janssen Printing & Binding Co....
.....23 Stevenson
Monahan, John & Co...412 Commercial
Murdock, C. A. & Co.....532 Clay
Partridge, John.....306 California
Pernau Bros.....543 Clay
Phillips, Smyth & Van Orden..508 Clay
Roberts, John W.....220 Sutter
Spaulding, George & Co.....414 Clay
Stanley-Taylor Co., The....656 Mission

PRINTERS' INK.
Reed & Goodman.....513 Sacramento

PRINTING MACHINERY.
Swain, Hadwen Mfg Co.....215 Spear

PRINTING—SPANISH.
Torres, Jos. M.....518 Commercial

PROPERTY OWNERS.
Andros, Milton.....320 Sansome
Bishop, Thomas B.....532 Market
Crocker Estate Co....54 Crocker Bldg.
De Vecchi, Paolo, M. D...Crocker Bldg.
Deichmiller, C., D. D. S.....
.....Y. M. C. A. Bldg.
Flood, James L.....7 Nevada Block
Hewes, D.....412 Kearny
Hill, Horace L.....124 Sansome
Hooker, C. G.....967 Bush
Law, Hartland.....Crossley Bldg
Mayre, Geo. T., Jr....234 Montgomery
McNutt, Dr. W. F.....1220 Sutter
Parrott, John.....401 Parrott Bldg.
Payson, A. H.....641 Market
Pierson, Wm. M.....Crossley Bldg
Pillsbury, E. S.....105 Crocker Bldg
Quinn, John E.....711 Jones
Rosenthal, Dr. C. H.....636 Baker
Scheeline, S. C.....214 Pine
Schussler, Herman.....126 Stockton
Shields Estate Co.....324 Bush
Stevens, Martin .....Mills Bldg
Tevis, Wm. S.....Mills Bldg.
Van Orden, Dr. C. L.....606 Sutter
Wilson, A. W.....2430 Broadway

PUMPING MACHINERY.
Dow, Geo. E., Pumping Engine Co.
.....149 First
Jackson, Byron Machine Works...
.....411 Market
Stilwell-Bierce & Smith Vaile Co..
.....11 First

RAILROAD TIES AND TAN BARK.
Bender Bros.....5 Market

RATTAN WORKS.
Coulter's Rattan Works.....227 Sutter

REAL ESTATE DEALERS.
Ashton & Gardiner....411 Montgomery
Babin, Landry C.....413 Kearny
Baldwin & Howell.....25 Post
Baldwin, O. D. & Son...22 Montgomery
Boardman Bros. & Co..138 Montgomery
Breese, G. L. & Co.....Hayward Bldg.
Buckingham, A. E.....26 Montgomery
Burnham & Marsh Co..211 Montgomery
Bush, David & Son..Safe Deposit Bldg
Cranston, R. D. & Sons.114 Montgomery
Crim, W. H. & Co....118 Montgomery
Davis, Alfred E.....323 Montgomery
Easton, Eldridge & Co.....638 Market
Ehrenpfort, Wm.....801 Fillmore
Giselman, William, Trustee.....
.....120 Phelan Bldg.
Hendricksen, William & Co.....
.....614 Claus Spreckels Bldg.
Heyman, Oscar.....14 Post
Hooker & Lent.....14 Post
Hooper, E. J.....26 Montgomery
Investors' Agency, The.....
.....Mutual Bank Building
Madison & Burke.....30 Montgomery
Magee, Thos & Sons....5 Montgomery
Martin, Walter S.....916 Market
McElroy, R. D.....4 Phelan Bldg.
Nelson, Johnson & Co..203 Montgomery
Oliver, P. B.....114 Montgomery
Patterson, Geo. W. H. 202 Examiner Bldg
Realty Syndicate, The.....14 Sansome
Rich, A. J. & Co.....112 Montgomery
Schlesinger, Nathan...304 Montgomery
Shainwald, Buckbee & Co.....
.....210 Montgomery
Strassburger, I. & Co....484 California
Surryhne, F. B.....138 Montgomery
Umbsen, G. H. & Co....14 Montgomery
Von Rhein Real Estate Co., Inc..
.....513 California
Woodward, Edwin W..11 Montgomery

RECREATION GROUNDS.
Herman ,R.....Harbor View Park

REFINERS.
Selby Smelting and Lead Works..
.....416 Montgomery

RESTAURANTS.
Arfsten, Eichler & Co.....228 Kearny
Bay State Restaurant.....29 Stockton
Bergez, John.....332 Pine
Bertz, J.....24 Ellis
Besozzi, Louis.....504 Market
Blanco, A. B..N. E. cor. Eddy and Mason
Breuss, M. A.....70 Third
Christesen, M. A. C.....26 Fifth
Collins & Wheeland...329 Montgomery
Detjen & Mengel.....35 Market
Galindo, F. B.....133 O'Farrell
Johnson Restaurant Co.....725 Market
Krone, F. W.....35 Geary
Larsen, C. G.....16 Eddy
Malfanti, J. & Co.....110 O'Farrell
Nissum, James.....211 Grant ave
Peterson, P.....623 Kearny
Pouchan & Schlatter.....33 O'Farrell
Priet, P. & Co.....Geary and Stockton
Rayn & Karstensen.....111 Market
Swain, Frank A.....213 Sutter
Teehau, R. J.....Mason, near Ellis
Westerfeld, P. & Co.....1035 Market
Wieker & Hermanson.....
.....Market and Park Ave
Zinkand, Chas. A.....927 Market

RIGGERS.
Smith & Rice.....118 Howard

ROOFERS AND ROOFING MATERIALS
Pacific Refining and Roofing Co..
.....113 New Montgomery

ROOFING AND BUILDING PAPER.
The Paraffine Paint Co.....24 Second

RUBBER GOODS.
Boston Woven Hose and Rubber Co.....14 Fremont
Bowers Rubber Co.....42 Sacramento
Goodyear Rubber Co.....577 Market
Morgan & Wright.....1067 Mission
West Coast Rubber Co....32 Fremont
Winslow, C. R. & Co.....44 Second

RUBBER STAMPS.
Patrick & Co.....111 Sonsome

RUG MANUFACTURERS.
California Rug Co.....1278 Union

SAFES.
Hall's Safe & Lock Works..605 Market
Hermann Safe Co.....307 Battery
Parcells-Greenwood Co...216 California

SAW WORKS.
California Saw Works.....210 Mission
Simonds Saw Co.....31 Main

SCHOOL AND KINDERGARTEN SUPPLIES.
Bradley, Milton Co.....122 McAllister

SCOTCH TWEEDS.
Craig Bros.....120 Sutter

SCREEN WORKS.
Quick, John W.....221 First

SEEDS AND GRAIN.
Bowen, E. J.....815 Sansome

SEEDS AND PRODUCE.
Volkman, Chas. M. & Co.....408 Front

SEWER PIPE AND TERRA COTTA.
Clark, N. & Sons.....17 Spear
Gladding, McBean & Co....Rialto Bldg
Steiger Terra Cotta and Pottery Works.....Mills Bldg

SEWING MACHINES.
Evans, J. W.....1021 Market
Jackson, Wm. E.....612 Montgomery
Singer Mfg. Co.....22 Post
White Sewing Machine Co.....300 Post
Willcox & Gibbs Sewing Machine Co.....334 Post

SHEET IRON AND PIPES.
Smith, Francis & Co.....83 Fremont

SHEET METAL WORKS.
Shields, Thomas.....548 Mission

SHEET MUSIC AND MUSICAL INSTRUMENTS.
Mauvais, The Zeno Music Co.....
.....933 Market

SHIP BUILDERS.
Boole, W. A. & Son, Inc...20 California
Hay & Wright.....36 Steuart
Turner, Matthew.....40 California
Whelan, John A. & Bros.....28 Steuart

SHIP CHANDLERS.
Foard, L.....3 Steuart
Josselyn, G. M. & Co.....38 Market
Lewis, Anderson & Co.....24 East

SHIPPING AND COMMISSION.
Alexander & Baldwin, Ltd..308 Market
Balfour, Guthrie & Co...316 California
Chapman, W. B.....123 California
Dempster & Son.....320 Sansome
Eddy, Falk & American Trading Co.....123 California
Gale, J. W.....410 Davis
Grace, W. R. & Co.....
..N. E. cor. California andBattery
Herrmann, Geo. Co.....310 Sacramento
Johnson-Locke Mercantile Co.....
.....123 California
Lund, Henry & Co....Pine and Sansome
Marcus, Geo. & Co.....418 California
Mitsui & Co. .....222 Sansome
McNear, G. W.....326 California
Meyer, Wilson & Co.....210 Battery
Moore, Ferguson & Co....310 California
Newhall, H. M. & Co.....309 Sansome
Otis, McAllister & Co....109 California
Parrott & Co.....306 California
Pinet, J. & Co.....3 California
Plummer, Geo. E. & Co.....51 Steuart
Spreckels, J. D. Bros. & Co..327 Market
Tyson, R. J. & Co.....18 California
Ulrichs, J. F.....122 Clay
Williams, Dimond & Co.....202 Market

SHIPSMITHS.
Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.
Ulman, Seeligsohn & Brown.....
.....715 Mission

SILK MANUFACTURERS.
Carlson-Currier Co.....8 Sutter
Nonotuck Silk Co.....535 Market

SILVERWARE.
Glidden, W. B.....110 Sutter
Whitney, John B.....120 Sutter

SMOKERS' ARTICLES.
Heininger, C. P. & Co.....535 Market

SOAP & TALLOW MANUFACTURERS.
Fischbeck & Glootz....214 Sacramento
Lille, Charles.....
.....N. W. cor. Bay and Webster
Luhn, Otto & Co.....117 Diamond
Newell & Bro.....217 Davis

SODA MANUFACTURERS.
Horstmann Co., John.....675 Bryant

SODA WATER APPARATUS AND SUPPLIES.
G. J. Becht Company.....572 Geary

SODA WATER MANUFACTURERS.
Belfast Ginger Ale Co.Union & Octavia

SPICES AND FLAVORING EXTRACTS.
Rieger, Paul & Co.....141 First

STAMP DEALERS.
Sellschopp, W. & Co.....118 Stockton

STARCH MANUFACTURERS.
Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.
Blake, Moffitt & Towne.....55 First
Bonestell, Richardson Co..401 Sansome
Crocker, H. S. Co.....215 Bush
Heynemann, Milton, Marshall Co..
.....415 Montgomery
Le Count Bros.....533 Market
Zellerbach, A. & Sons.....418 Sansome

STEAMSHIP AND TRANSPORTATION COMPANIES.
Cal. Transportation Co..... Pier No. 5
Cook, Thos. & Co.....621 Market
Fugazi, J. F. & Co..5 Montgomery Ave
International Nav Co.....21 Post
Loveland, H. D., Manager Pacific Traffic Com. Co....Hayward Bldg
Occidental and Oriental Steamship Co.....421 Market
Pacific Coast Steamship Co..10 Market
Pacific Mail Steamship Co..421 Market
Toyo Kisen Kaisha.....421 Market

STEVEDORES.
Eschen & Minor.....8 Mission
Freese, A. C.....55 Mission

STORE AND OFFICE FIXTURES.
Simmen, John.....348 Phelan Bldg
Thoms, J. W.....
.....1009 Claus Spreckels Bldg

STOVE AND IRON FOUNDRIES
Graham, James Mfg Co.....14 Second
Steiger & Kerr.....18th and Folsom

SURGICAL INSTRUMENTS.
Folkers G. A. W.....Flood Bldg
Hoppe & McConnell.....404 Sutter

SURVEYING INSTRUMENTS.
Lietz, A. Co.....422 Sacramento

SYRUPS.
Colonial Maple Sugar and Syrup Co.....3460 Twenty-fifth
Long Syrup Refining Co.....
.....Eighth and Brannan
Pacific Coast Syrup Co...713 Sansome

TABLE CEREALS.
Pacific Cereal Association....226 Clay

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.
Arnstein, Simon & Co.....585 Market
Baumgarten, J. & Co.....578 Mission
Ford, C. W. R. & Co.....116 Sutter
Reiss Bros. & Co.....24 Sutter

TAILOR TO TRADE.
Hilp, Henry, Tailoring Co., Inc....
.....569 Market

TANNERS.
Eagle Tannery.....
.....26th and San Bruno Ave
Legallet-Hellwig Tanning Co.....
.....401 Front
Norton Tanning Co.....312 Clay

TEAS, COFFEES AND SPICES.
Argonaut Tea and Spice Co...21 Main
Brandenstein, M. J. & Co.....
.....Spear and Mission
Burmester, Henry W.....1854 Market
Caswell, Geo. W. & Co..414 Sacramento
Folger, J. A. & Co.....104 California
Grandjean, Henry.....419 Jackson
Guittard Mfg. Co..... 119 Front
Hills Bros.....128 Market
Huddleston & Co.....52 Market
Jones-Paddock Co.....26 Fremont
Schilling, A. & Co...Second and Folsom
Thierbach, Chas. F. & Co..306 Battery
Tyler, S. H. & Son.....310 Front

TELEPHONE AND TELEGRAPH COMPANIES.
Pacific States Telephone and Telegraph Co., The.....216 Bush

TENTS AND AWNINGS.
Ames & Harris, Inc...100 Sacramento
Neville & Co..... 31 California

THEATERS.
Belasco & Meyer.....Alcazar Theater
Walter Orpheum Co.....113 O'Farrell

TIMBER PRESERVING.
S. F. Timber Preserving Co.....
.....223 Folsom

TIN PLATE MANUFACTURERS.
Williams, I. B.....Mills Bldg

TITLE INSURANCE.
California Title Insurance and Trust Co.....410 Montgomery

TOWEL COMPANIES.
Mercantile T. & L. Co.....331 Eighth
S. F. Towel Co., The.....819 Folsom

TOYS AND NOVELTIES.
Cal. Notion and Toy Co.....526 Market

TRANSFER COMPANIES.
S. F. Transfer Co.....118 Ellis
Jordan's Express.....319 Mason
Morton Special Delivery Co.....
.....110 Battery
Pacific Transfer Co.....20 Sutter
People's Express Co.....106 Steuart
Wells, Fargo & Co., Exp..2d & Mission

TRUNKS.
Hirschfielder & Meaney.....14 Sutter
Malm, C. A. & Co.....220 Bush
Oppenheimer, James.....1 Ellis

TURKISH BATHS.
Greenhood, L. H.....222 Post
Lindstrom & Johnson.....415 Sutter

TYPEWRITERS AND SUPPLIES.
Alexander, L. & M. & Co.....
.....110 Montgomery
Bannan's Typewriter Exchange..
.....307 Montgomery
Bornemann, Geo. C. & Co....117 Sutter
West Coast Typewriting Co.....
.....401 Hayward Building
Yost Writing Machine Co.....
.....327 Montgomery

UNDERTAKERS.
Gray, N. & Co.....353 Sutter
Halsted & Co.....946 Mission
Maass, H. F. Co.....917 Mission
Valente, Marini & Co....1524 Stockton

UNDERTAKERS' SUPPLIES.
California Casket Co.....934 Mission

UNDERWEAR.
Delmel Linen Mesh System Co....
.....110 Sutter

UNIFORMS AND REGALIA.
Pasquale, B. & Sons.....123 Geary

VALVES AND FAUCETS.
West Coast Safety Faucet Co....
.....223 Mission

VARNISH MANUFACTURERS.
Berry Bros., Lmtd.....809 Mission

VINEGAR MANUFACTURERS.
Consumers' Y. & V. Works....213 Eddy

WAGON AND CARRIAGE MATERIALS
Holt Bros. Co.....30 Main
Waterhouse & Lester .....16 Beale

WALL PAPER AND MOLDINGS.
Quadt, John.....1614 Market
Tozer, L & Son.....762 Mission
Uhl Bros.....655 Market

WAREHOUSES.
Grangers' Business Association...
.....309 California
Haslett Warehouse Co., The.....
.....206 California
Lombard Warehouse Co., Inc.....
.....225 Fremont
S. F. Warehouse Co.....41 First
South End Warehouse.....
.....Townsend and Second

WELL BORERS.
Lowe, J. W.....126 Kearny

WIRE AND WIRE ROPE.
Pacific Steel and Wire Co....100 Front

WELSBACH MANTLES AND SUPPLIES
Welsbach Co.....359 Sutter

WINES AND LIQUORS.
Arnhold, B. & Co.....
.....Townsend and Stanford
Berges &Domenlconi.....708 Sansome
Braunschweiger & Co.....5 Drumm
California Wine Association.661 Third
Chauche & Bon.....17 First
Chevalier, F. & Co.....15 Beale
Crown Distilleries Co.Beale & Mission
French-American Wine Co.....
.....756 Brannan
Friedman, Paul.....312 Battery
Gundlach-Bundschu Wine Co., The
.....434 Bryant
Herrscher-Samuel Co., Inc.....521 Market
Hey, Grauerholz & Co..... 224 Front
Hildebrandt, Posner & Co..118 Market
Holtum-Schmidt Co., Inc....565 Market
Holtum, Ferdinand.....517 California
Hotaling, A. P. & Co.....431 Jackson
Italian-Swiss Agricultural Colony.
.....518 Montgomery
Jones, Mundy & Co....123 California
Korbel, F. & Bros.....723 Bryant
Kuhls-Schwarke & Co.....129 Sutter
Lachman & Jacobi..Second & Bryant
Levy, Simon & Co.....311 Battery
Livingston & Co.....206 Davis
Lubben, John..California and Sansome
Lyons, E. G. & Rass Co., The....
.....549 Mission
Mann, C. M. Co., Inc., successor to I. de Turk.....216 Sacramento
Martinoni, E.....714 Front
McDonald & Cohn.....120 Front
McLeod & Hatje.....515 Market
Meinecke, Chas. & Co..314 Sacramento
Metzger, Leo & Co.....118 Battery
Moore-Hunt Co., The Jesse..200 Davis
Naber, Alfs & Brune.....323 Market
Napa and Sonoma Wine Co..115 Ellis
Neumann, W. & Co.....501 Market
Oakville Wine Co..Folsom and Army
Pike, B. D. & Co.....213 Battery
Rathjen Co., The.....46 Ellis
Rheinstrom Bros.....125 Mission
Rosenblatt Co., The.....717 Battery
Schilling, C. & Co.....230 Brannan
Schlesinger & Bender.....
.....Brannan and Boardman
Schultz, Wm. A. & Sons....523 Front
Shea, Bocqueraz & Co.....525 Market
Slebe Bros. & Plagemann.328 Sansome
Spruance-Stanley Co.....410 Front
Sroufe, John & Co.....208 Market
Sutter Home Wine and Distilling Co.....1295 Folsom
Van Bergen, N. & Co.....418 Clay
Weniger, P. J. & Co.....101 Powell
Wetmore, Bowen & Co.....410 Post
Wichman, Lutgen & Co....29 Battery

WIRE AND WIRE ROPE.
American Steel & Wire Co....10 Pine
Roebling's, John A. Sons Co.....
.....25 Fremont

WOOD DEALERS.
Union Wood and Timber Co.....
.....Third Street Wharf

WOOD MANTEL MANUFACTURERS.
Bush & Mallett Co.....Crossley Bldg
Rigney, Thos F.....641 Mission

WOOD AND WILLOW WARE.
Levenson & Co.....209 Front
Unna, Harry Co., The....144 Bluxome

WOOL.
Denigan, Thos., Son & Co..132 Market
Koshland, S. & Co.....426 California
San Francisco Wool Sorting and Scouring Co.....652 Fifth

WOOLEN MANUFACTURERS.
Golden Gate Woolen Mfg. Co.....
.....19th and Bryant
Sheideman, B.....214 Pine

WRECKERS.
Whitelaw Wrecking Co....352 Spear

YEAST MANUFACTURERS.
Golden Gate Compressed Yeast Co. and Potrero Yeast and Vinegar Co.....343 Sutter

MERCHANTS' ASSOCIATION REVIEW.

CIRCULATION, 6,000 COPIES.

Issued monthly at the office of the Association, Mills Building, 7th Floor, Rooms 6, 7, 8 and 9. Telephone Main 5945.

FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the REVIEW.

FRANK MORTON TODD, EDITOR.

SHALL GRAFT RULE OVER SAN FRANCISCO?

The people of San Francisco are beginning to reap the results of laziness at the primaries and folly at the polls. The town is exhibiting the most aggravated symptoms of graft and corruption. Illicit enterprises spring up daily like toadstools in a compost heap. The downtown section of the city is honeycombed with dives and deadfalls of every kind and vice is growing not merely fearless, but what is more terrible, industrious; it works unceasingly establishing itself and extending its "business."

Every organism struggles to exist. Organized depravity is no exception. It is taking possession of the city, and unless its growth is checked it will become a monster hard to do battle with. Its raid on the last primaries in the effort to capture the organization of one political party and tighten its grip on the other, shows that San Francisco is in imminent danger of falling under its permanent domination. So much for the reliance of our complacent citizens upon the automatic working of a written charter. "The God you took from a printed book be with you Tomlinson."

What is needed, and what has not been forthcoming, is work, and a little self-sacrifice. No Charter, no "printed book" of rules of the game, will ever take the place of that. Graft does not play the rules. Even if the Merchants' Association could compel it to, by all kinds of injunction suits, it would still win out easily against the smug and self-satisfied decency that does not play at all.

The fight for good government is won or lost at the primaries. That note has been harped upon until everybody is weary of it, but it is true just the same, and the duty it implies cannot be dodged merely because it is disagreeable. Business in this city must sacrifice one day a year to politics, or politics will lay such a tribute on business that it will wish it had sacrificed ten. That may not be a particularly lofty motive for civic duty but it should be enough.

Persons often ask: "If things are so bad, why doesn't the Merchants' Association do something about it." Because the Merchants' Association knows where the trouble is. It does what it can, but it cannot make over the people of this city. If they are politically incompetent it has no patent medicine that will cure them of that impotence. It endeavors to protect them from some of the results of their neglect, but it is always a discouraging task trying to help people who don't help themselves.

When the San Francisco public attains the rudimentary stage of political intelligence and sense of patriotic obligation that will induce it to go to the primaries and vote—to name its own delegates, and through them secure honest nominations and honest party organizations—then the work the Merchants' Association does to obtain the enforcement of a little of the law will be very valuable. As an aid to this condition, Mr. Fairfax Wheelan, Vice-President of the Association, offers a practical plan. It is, to close all the business houses on the day of the primary election.

A few evenings' neighborhood work will supply, in most precincts, a voting list of decent, intelligent people, large enough to carry a primary. It only takes a few of them to agree upon a slate, or number of delegates to the party convention, that can be relied upon to vote for nobody not known to be honest and trustworthy. Then if the persons on the voting list have an opportunity to go to the polls, if the shops and offices are all closed and people are absolutely prevented from attending to business, most of them can be voted by a few minutes' work at the telephone. There are some who would go to picnics—and they would not be much loss. There are others who would watch the polling place all day and prevent frauds; and these might develop into the ward politicians of the future—a better class than we now know anything about. Primaries by districts require a little more extensive preliminary organization, but could be controlled equally well.

Other countries suspend business twenty or thirty times a year to keep the festivals of religion. This country sets apart one day to make a market for Chinese firecrackers, and to hear the ridiculous clap-trap of flag-waving patriots assuring us this is the greatest country on earth and nothing can ever go wrong with it as long as we keep it out of the hands of the opposite party. Can we not have one day devoted to real, intelligent patriotic service—to rescue our politics from unclean hands? Would the cost be so great—the loss of one day's business for the country's good? It is said Chris Buckley once remarked that if the business men of San Francisco would close their places on primary election days his power would crumble to pieces. He knew. One good way to win a battle is to do the thing the enemy fears.

When the World's Fair at St. Louis closes, the relief map of San Francisco Bay and vicinity, which appears to attract as much attention as any other exhibit in the San Francisco building, ought to be permanently installed in some large Eastern city. If plaster casts of it can be made, duplicates should be set up in New York, Baltimore, Boston, Chicago and New Orleans, where they could continue the great missionary work the map is doing at St. Louis. Museums would probably be glad to have them on account of the subject's educational value. The map itself would do a great deal more good in the East than it would here, where we have the original. The hemisphere could well be added. If we are to succeed in making San Francisco known and appreciated elsewhere we must send our best abroad.

SAMPLE OF MUNICIPAL WORK.

At the beginning of the century 24,000,000 of the population of the United States living in cities of 8,000 and over had invested approximately $850,000,000 in improving their streets with curbing, paving, grading and sidewalks.

But one other class of engineering works exceeds this in magnitude, that of the steam railway system of the United States.

One would suppose that this vast output of human energy would be the occasion of the most critical investigation and scientific research, but it is safe to say that in no other branch of civil engineering is there expended so large an amount of money in so unsystematic a manner, and generally with such unsatisfactory results.—*John W. Alvord, C. E., in Municipal Journal and Engineer.*

CALIFORNIA IS ORGANIZING.

Several Localities in the Northern and Central Parts of the State Take up Promotion Work.

As a result of the impulse given by the California Promotion Committee, organization for the development of California is going forward at a brisk pace, and is taking the form of Chambers of Commerce and Citizen's Committees in localities that have heretofore lacked such institutions.

A large number of influential residents of Plumas County met at Quincy recently and organized a Chamber of Commerce. Judge Goodwin was made temporary chairman and H. C. Flournoy temporary secretary. Quincy has all the improvements of a modern municipality, but lacks a railway. It is understood, however, that the Western Pacific is soon to pass through it.

Business men in Ukiah have organized a Citizens' Promotion Committee. J. H. Barker is president, William Chessall, vice-president and T. J. Weldon secretary.

Healdsburg has a Promotion Club in process of formation. R. E. Baer is temporary secretary.

The Mount Shasta Board of Trade, which was formed at Sisson, with the co-operation of the California Promotion Committee is now doing effective work for its locality and receiving the enthusiastic support of the citizens.

Gridley, Butte County, has recently formed an organization for that section.

The Promotion Committee's Eureka excursion last July resulted in the organization of a Chamber of Commerce at Willits, which is now in flourishing condition.

Heretofore the northern and central parts of California have sadly lacked organized effort for their own good, but the formation of these local bodies, all working in concert through the central office in San Francisco, is certain to accomplish valuable results for this region.

THE STATE DESERVES SUCCESS.

St. Louis expects her population to reach a million through the advertising from the Fair, and California has done enough to win that many for herself.—St. Louis Globe-Democrat, August 18.

CANNOT LITTER YARDS WITH ADVERTISEMENTS.

The Supreme Court of Pennsylvania has sustained an ordinance of the City of Philadelphia which prohibits the placing of circulars n yards or vestibules of houses. The Court held that the circulars would finally reach the street, and therefore the prohibition came within the police powers. Furthermore the ordinance related merely to the distribution of circulars, and as they might still be left at houses in sealed addressed envelopes, the injury to the advertiser was not material.—*Municipal Journal and Engineer.*

Merchants' Association REVIEW

PUBLISHED MONTHLY BY THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT AND PUBLIC INTERESTS.

THE COLUMNS OF THIS PAPER ARE FOR THE DISCUSSION OF IDEAS. BUT THE VIEWS PRESENTED ARE NOT NECESSARILY THOSE OF THE MERCHANTS' ASSOCIATION.

VOL. 9. SAN FRANCISCO, CAL., OCTOBER, 1904. NO. 98.

ASSOCIATION MOVES TO SUPPRESS THE CRIMES AGAINST THE BALLOT.

It Has Employed Special Counsel to Assist in the Prosecution of Stuffers, and Will Not Hesitate To Cause More Arrests If Proof Seems Clear, No Matter Who May Be Involved.

The Merchants' Association is engaged at present in prosecuting the crime of ballot-box stuffing. It has caused one arrest, and will not hesitate to cause others, if the evidence seems sufficient, no matter where it strikes. It is taking all possible precautions to avoid mistakes and will do all in its power to prevent a miscarriage of justice.

Caught in the act by Mr. Fairfax H. Wheelan, the first stuffer to be prosecuted has been driven to attack the constitutionality of the primary election law—a striking evidence of the desperation of the defense.

It is well known that the crime of fraudulent voting was generally and flagrantly committed during the August primaries. In the trial of a contest before the Election Commission one man testified that stuffing was done on both sides: a phase of the evil that should convince the voter of his helplessness if the practice is to be permitted, for he will be reduced to a choice between candidates who owe their nominations to felons.

The public has a general idea in what quarter the conspiracy was formed and for whose benefit the crimes were done. Information of a more particular kind is in possession of the Merchants' Association and has tended to corroborate the previous belief of its directors that rottenness is widespread and continually extending itself throughout municipal politics—its most dangerous form being the one it assumed when the suffrage was attacked and honest men were robbed of their rights at the polls.

Believing in its mission in this city, and in the moral support of all good citizens, which has never failed it yet, the Board of Directors of the Merchants' Association has resolved to do what it can to stamp out this crime.

By request of its attorneys, Messrs. Wright and Wright, it has added to its legal force Mr. John A. Hosmer, formerly Assistant District Attorney, a lawyer of high standing and one especially well versed in the intricacies of criminal law. These gentlemen will direct every detail of the prosecution in such a way that a failure can only occur through palpable defects in the administration of justice itself.

Position and supposed influence will save no man who can be sent to the penitentiary for stealing a citizen's vote.

As ballot-box stuffing is the worst of crimes because it paves the way for all others, the Merchants' Association, in attempting to suppress it, is engaged in the most important work it has yet undertaken in this city. And the spontaneous expressions of approval from well-disposed persons of every class show that the people appreciate the significance of what is being done. They see in it a continuation of the same settled plan of resistance to criminal tendencies in politics that has been taking the form of suits to defend Civil Service reform.

The citizens of San Francisco must understand that violations of the Civil Service law and violations of the Election law proceed from similar motives and tend in the same direction; being usually committed for the same class of person and the same dirty hire.

Civil Service reform is important, but the purity of the ballot is vital. Without that, there is no democracy, no republic, but a despotism exercised over honest men by the vilest refuse of society; a condition in which no man can be secure in his rights, his property or his private life. And the citizenship that is organized in the Merchants' Association would be worth little if it made no effort to stop the drift of affairs in that direction.

Crimes of this character are exceedingly difficult to detect because they are commonly done with the connivance of men elected or appointed to prevent them. At the same time, detection and conviction, even of one offender, are most salutary. A conviction of fraudulent voting obtained ten years ago, secured comparatively clean elections in San Francisco down to the recent primaries.

It is gratifying to the Association that the public and a good part of the press have responded so promptly and intelligently. It shows that the city can still be aroused from the lethargy that settled over it as soon as the Charter was adopted, and it shows that the desire for good government and decent conditions of city life was no transient whim but a strong and permanent force. If all right-minded people in the community will now set to work studying the election laws and organizing for the next primaries, so that honest men may control the party organizations and honest candidates be nominated for public office, better days will dawn in San Francisco.

THE PRICE OF CLEAN POLITICS.

A Little Exertion at Primary Elections and in Preparation for them Would Disarm Stuffers and Repeaters, and Destroy the Power of the Criminal Conspiracies by which the Government is Stolen from the People.

By GAVIN McNAB.

Every citizen should act at the primaries. It is citizenship's call of duty. The indifference of the citizen is the genesis of the boss; the direct cause of corruption in public life.

Advanced ideas of political duty involve higher responsibility than merely not doing wrong. They hold a man accountable for that which he has the power to prevent. Men are now judged by affirmative rather than negative acts.

In how many cities in America in which official corruption exists do a majority of the voters really prefer public dishonor? I venture the belief that there is not one. But the evil can only exist by *consent of the majority.*

The character of the residents of Philadelphia is conceded to be high, yet Philadelphia, governmentally, is the most debased city in America and is a scandal and reproach to the nation.

In a Republic where the citizen is the unit of the State, the wicked official is the representative of the people. They make, they can unmake.

If the majority in any community really prefers dishonesty, the condition of that place is hopeless. The relief for the righteous is to depart for some place less like Sodom, which it will be remembered the Lord destroyed because it did not contain ten honest men.

The foundation of government is laid at the primaries and the organization leading to the primaries. Those who neglect political action until after conventions are restricted to a choice from candidates all of whom may be unfit or improper

There is no longer excuse for good men not participating in primaries. Prior to the adoption of a State law placing these functions on the same plane as general elections, they were conducted and controlled by party organizations. Election officers were appointed by County Committees and proceedings were scandalous and farcical. Good citizens were justified in remaining away as their efforts would have been without influence on the result. It was to abolish the fraudulent, disreputable and disgusting practices of voluntary party primaries that the State intervened.

Observing closely the effect of the various laws on this subject it must be admitted the results have been salutary and remarkable. From the passage of the first act until the recent primary there were no extensive frauds.

The wholesale crimes of the late primary were the result of a widespread and carefully prepared conspiracy. They could not have been even partially successful as they were unless through the connivance of the registration office. Their perpetrators certainly would not have incurred the risks had they not been assured by persons of great power and influence that part of the government would be used for their protection. But even all the crimes of ballot-box stuffing and repeating would have produced slight influence on the result had a fair proportion of voters gone to the polls. Of fifty-one thousand people registered, eighteen thousand voted.

The men neglecting civic duties are ordinarily those having the largest stake in good government: the well-to-do, the men who should feel that they owe a large debt to the city and State. These men claim and exercise a dominating influence in social and financial affairs. They should aim to be an example of civic patriotism.

NEGLECT OF PUBLIC DUTY, SAYS GOV. PARDEE,

——IS TREASON.——

Although this REVIEW probably will not have reached its readers before the close of registration, Gov. Pardee's letter on that subject will be just as pertinent. Written to a registration officer of Alameda County, it applies even more strongly to the electors of San Francisco and needs but the interpolation of a word to give it direct force. It is a great pity, and an evil symptom, that such a reproach as this letter contains should have a just basis. People cannot expect good government if they will not even take the trouble to vote for it.

S. N. Wyckoff, County Clerk's Office, Oakland, Cal.:—

My Dear Sir: Answering yours of Setember 3d, I am a little bit disposed to be ashamed of the good people of Alameda [San Francisco] County, on your showing of their neglect to register in order that they may vote at the coming election. It is, of course, the duty of every American citizen to exercise his right of franchise in every election. IF HE NEGLECTS TO DO THAT HE IS NOT A FIRST-CLASS CITIZEN AND IS NEGLECTING HIS DUTY TO HIS COUNTRY. In time of war everybody is eager to defend the national honor and uphold the flag. In time of peace there is equal necessity for every citizen to do his part toward the election of proper men to office. In time of war neglect of duty is treason; IN TIME OF PEACE NEGLECT OF CIVIC DUTY IS EQUALLY TREASON.

The people of Alameda [San Francisco] County are as patriotic as those of any community in the world. They are intelligent and, in every way, worthy of being called "good American citizens." But if they neglect to register they will be justly accused of not being as good American citizens as they should be.

Of course, it is somewhat of an inconvenience to register and vote. But no man should hesitate to inconvenience himself to do that which is his duty and upon which depends the absolute stability and perpetuity of the American Nation. And I feel sure that Alameda [San Francisco] County will not permit it to be said of her that her people are not good citizens. They always have done their duty, and I am sure they always will.

Very truly yours,

GEORGE C. PARDEE.

September 5, 1904.

THE PUBLIC SERVANT WHO BETRAYS HIS TRUST AND THE PRIVATE INDIVIDUAL WHO DEBAUCHES HIM STAND AS THE WORST OF CRIMINALS, BECAUSE THEIR CRIMES ARE CRIMES AGAINST THE ENTIRE COMMUNITY, AND NOT ONLY AGAINST THIS GENERATION, BUT AGAINST THE GENERATIONS THAT ARE YET TO BE.—THEODORE ROOSEVELT.

NOMINATION DAY.

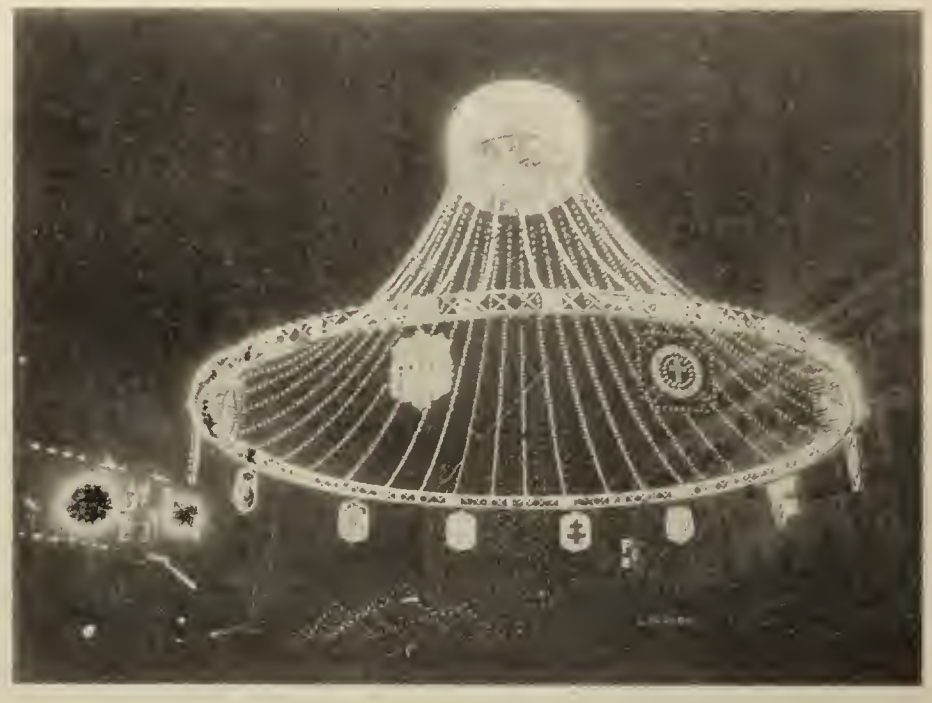
As we now wonder how we got along without the Australian ballot, the time is not far distant when we shall wonder how it was the people were ever satisfied to be deprived of the right and opportunity to make their own nominations. The truth is obvious that the people cannot be governed by representatives of their choice, unless they nominate the representatives for whom they vote. To do this they must have a nomination as well as an election day, and the procedure of nomination must be identical in regulation and safeguards with the procedure of election.—*Public Policy.*

The San Francisco Normal School is an educational institution of which this city has cause to be proud. It is serving the State well by graduating good teachers. Its physical equipment is miserable. There should be a liberal appropriation by the next Legislature to provide suitable accommodations for it in lieu of the wretched quarters it now occupies.

KNIGHTS AND ODD FELLOWS IN SAN FRANCISCO.

Conclave of Templars is one of the Largest Recorded in the Annals of the Order, and the Most Important Convention in the City's History.

THE WESTERN COURT OF HONOR



THE GREAT BELL AT NEWSPAPER CORNERS

The city of San Francisco may congratulate itself on the unalloyed success of the Knights Templar conclave. Few gatherings of the kind have ever been held with less friction and greater comfort, and the impression made on the visitors was of the most favorable character. Even those Knights that paid an enterprising loafer for the privilege of hearing the waves break on the Cliff House beach had to acknowledge that it was worth the money.

It was by far the most important gathering, to San Francisco, that the city has ever entertained. There were probably over 100,000 visitors. The Executive Committee and the two local Commanderies disbursed over $150,000 for their reception. How much these visitors left behind cannot even be estimated at present; in fact, not much attention has been paid to that item. San Francisco was glad to have them here and to extend her most cordial hospitality without thought of return. Members of the Order say they never were more kindly received anywhere, and they will have nothing but good to say of the city among their friends in the East.

THE PARADE ON MARKET STREET

Mr. H. D. Loveland, Chairman of the Executive Committee, who was probably in a better position to observe all phases of the event than anyone else, says of it:

"It was one of the most successful Knights Templar conclaves ever held, and, considering the distance, one of the best attended. It brought here a large number of the finest people in the country, and their comfort was probably better provided for than it ever was in any other city. Certainly San Francisco never did so well before.

"The single item of baggage handling is a point in evidence. At the time of the Christian Endeavor convention the congestion and confusion were something frightful. The baggage of the Knights and their parties never went near the baggage room, but was hauled from the incoming trains directly to the hotels. On his arrival, each visitor received a check with his room number on it. He did not have to register at the desk but went directly to his room and found his baggage waiting for him.

"At headquarters we continually heard expressions of gratitude and pleasure, not merely for the arrangements, but for the general spirit of hospitality that animated the whole city. Visitors who had been here before expressed astonishment at the growth and development of San Francisco, and a great many of them said they intended to return to California. Many of the more elderly men said they wished they were twenty years younger so that they could locate here permanently and have a chance to grow up with the State.

"It is too early to expect any concrete evidences of the material benefits to the city, but we shall certainly be hearing from this conclave and feeling its good effects for years to come."

In the matter of illumination the city surpassed all its previous efforts—so far, in fact, that there is a feeling that it cannot excel its latest performance except by entirely changing method and material. The principal part of the electrical installation was done by private contract—an innovation that resulted in having the work done more rapidly and at less cost in proportion to its magnitude than when the municipality undertook to do it. The firm of Hetty Bros., on Eddy street, was the successful bidder.

There were 182 festoons of lights across Market street, containing 37 lamps each. The great bell at Kearny and Market, which formed the main feature of the illumination, contained over 8,000 lamps. It was one hundred and ten feet high from bottom to top, its lower rim had a diameter of ninety feet and it was suspended forty feet above the pavement by steel cables stretched from the tall newspaper buildings at the "Corner."

The entire weight thus swung in mid air was about twelve and a half tons, involving a bit of engineering that was probably new, as the great ring was held in place by strands radiating from a central bridle, whose tendency was to draw the skeleton together by its own weight.

THE FERRY BUILDING CLOCK TOWER

Although commenced later than usual, the whole installation was completed promptly, and was ready for the current by 7:30 o'clock on the first evening of the reception. The approximate cost will be about $20,500, at the maximum.

A convention of the Sovereign Grand Lodge

of the Independent Order of Odd Fellows closely followed the conclave of Knights Templar, so that both the great fraternal orders, Masonry and Odd Fellowship, enjoyed the freedom of the city during the same month. The illuminations erected for the Knights Templar served, in the main, for the Sovereign Grand Lodge, and down-town San Francisco has been treated to a street carnival season of unusual length. Inasmuch as the Odd Fellows convention is an annual affair, and the Knights conclave a triennial occurrence, it might have been expected that the second convention would not be so well attended as the one that preceded it, but the streets and the cafes and hotels showed almost no diminution of the throngs of visitors, while the parade of Patriarchs Militant was even longer than that of the Knights Templar.

Not a visitor has been heard to express dissatisfaction with the city, crowded as it was; and its manifest advantages as a convention place have been impressed on all the guests. This impression, diffused through both great fraternities, cannot fail to be of benefit. San Francisco has made influential friends during the past month, who will help spread her fame as the best place on the continent for a summer convention.

POST STREET TURNED INTO AN AVENUE OF GREEN.

Improvement Club's Decorations for the Conclave Attract Throngs to the Popular Retail Street.

The Post street merchants have again displayed the characteristic energy and progressiveness that is making their thoroughfare one of the leading retail districts. Their decorations for the Knights Templar conclave were unsurpassed and caused the street to be thronged with visitors continually.

Trolley line posts were clothed with evergreen boughs, and great sprays and festoons of the same sort overhung the street from Montgomery to Powell. Union Square presented a pretty scene by day and night, with its strings of red Japanese lanterns.

The drawing power of this style of treatment was plainly perceptible. The neighborhood was eagerly sought by all classes of visitors, who were guided by the decorations up to Union Square. On Sunday morning the Knights marched that way to church. In the Square itself, 5,000 people could gather comfortably to hear the band, which played there four nights out of the six.

The Post Street Improvement Club has about fifty members, with Mr. Byron Mauzy, a director of the Merchants' Association, at its head. Twice before on similar occasions it has given Post street distinction in this manner and will probably repeat the good work at Christmas. It is setting an example which the merchants of other localities would do well to follow.

The *Wall Street Journal* says there is not a Chamber of Commerce or Board of Trade in all the United States that has not put Consular reform to the forefront of its movement for the development of American commerce.

The Juvenile Court of Cleveland, O., maintains an employment bureau, from which probationers are sent to work wherever boys are needed. The plan is working well, and the bureau is a valuable auxiliary to the work of reclamation.

LESLIE M. SHAW EXPLAINS HIS ASSET CURRENCY PLAN.

Secretary of the Treasury Sets Forth a Practical Method For Giving Elasticity to the Circulating Medium.

Mr. Leslie M. Shaw, Secretary of the Treasury, was a visitor to San Francisco early in September, and in addition to his political speech at the Alhambra Theater and his talk to the undergraduates at Berkeley, he delivered one address upon a topic of the greatest interest to the business community—the subject of asset currency.

Mr. Shaw was entertained at a banquet at the Pacific Union Club, and having been introduced by Mr. Frank J. Symmes, President of the Merchants' Association, acting as toastmaster, he said:

"In every line of business, equipment is of prime importance. The United States has taken first place in the commercial world, and I believe it has the best financial system in the world. I am not here to say that our financial system is perfect, but as neither political party is proposing any change in the system I think it will not be deemed inappropriate if I express the opinion that it is the best system, all in all, in existence.

"First, it is stable. Every dollar is actually exchangeable for gold. It is true that we have over $300,000,000 of straight fiat money, but it is expressly redeemable in gold, and a gold reserve of $150,000,000 is specially set aside for this purpose.

"It is true that the metallic value of our silver is more than $300,000,000 less than its current value, but it is made the duty of the Secretary of the Treasury to maintain the parity of all forms of money coined or issued by the Government.

"This can mean nothing else than that silver at least, if not silver certificates, is to be redeemed in gold whenever presented. The national bank note is redeemable in lawful money and secured by a deposit of Government bonds.

ALL OUR MONEY IS AS GOOD AS GOLD.

"So safe and secure is our system at every point that no one thinks of examining the character of the money that may be tendered. He only inquires as to its genuineness. If genuine, he knows that it is as good as gold.

"This much I have said preliminary to the suggestion of a possible improvement. Our currency system is not elastic.

"By elasticity I do not mean an elastic dollar, but an elastic volume of dollars.

"In practice, there is a slight elasticity in our system, but it works adversely to our need. Whenever the reserve in the banks runs low there is an inducement to retire circulation for the purpose of selling the bonds, thus increasing the reserve. Whenever rates of interest are high it is unprofitable to maintain national bank circulation. Therefore, when money is scarce there is another inducement to its retirement.

"Certainly, banks whose reserve has run low will not exhaust this reserve in the purchase of Government bonds as a basis of circulation which is not available as reserve.

"Therefore, when money is scarce and interest rates high there is a tendency to contract national bank circulation. Whenever money is plenty, and a drug on the market, there is an inducement to increase circulation, for under such conditions national bank circulation is maintained at a profit.

BUT ITS VOLUME IS NOT ADJUSTABLE.

"The farmer needs more grain sacks at harvest time than in seeding time, and it is equally true that the country needs more money in harvest time than in seeding time. Here on the Coast the farmer retires his grain sacks when he disposes of his crops; but the banks are unable to contract their medium of exchange with the disposition of the crop. Railroads retire their unneeded medium of exchange, freight cars, during the growing season, by placing them on sidetracks. If a freight car could be reissued as cheaply as a bank note, the railroad would burn their cars in the spring and rebuild in the fall. Banks might retire their unneeded money during the summer, but there is no inducement so to do. As a result, during the summer money seeks investment at very low rates of interest, and when needed in the fall it is occupied.

A PRACTICAL WORKING PLAN.

"While this weakness in our system is quite universally recognized, there is a great diversity of opinion as to the best remedy. I am well aware of a deep-seated prejudice against asset or credit currency. I do not join in this apprehension, however. Permit me to suggest a plan. I do not suggest it as the only plan, and I do not suggest it coupled with a recommendation that it be adopted. There may be something better. I am simply suggesting the desirability of adding the element of elasticity to our system, and, if it is to be added, some plan must be devised.

"This is one: Suppose the national banks are granted permission to issue a certain volume of currency either based upon the capital of the bank or upon the amount of bond secured currency, and are charged not less than five per cent interest during the time this currency is out.

"Certainly the currency will spring into existence whenever money is scarce, and, if the banks are compelled to pay five per cent interest thereon, they will retire it as soon as the pinch is over. It can be retired by a deposit of an equal volume of money at any of the sub-treasuries. It will not be necessary to redeem each individual bill. The volume of money would be contracted by the deposit as well as by the actual destruction of the bank bills issued. The Government can afford to guarantee the redemption of this credit currency. The interest charged would vastly more than cover all possible loss.

GOVERNMENT SHOULD STAND SPONSOR.

"I desire to go on record as being opposed to the issuance of any currency that the Government does not guarantee, and I am equally opposed to the Government guaranteeing bank currency without being first amply secured. But one-fourth of one per cent interest on the currency issued, under conditions such as I have described, would pay the insurance. Any insurance company would be glad to take the risk at that rate.

"The tax on this credit currency should be kept sacred to the redemption of the currency of any failed bank.

"The only other plan that seems to be at all feasible would be permission to issue a small volume of heavily taxed currency based upon bonds other than Government bonds. I am not certain, however, that this would prove as elastic as some of the friends of the plan contend. It seems to me that the banks, when the surplus is running low, can hardly be expected to purchase any kind of bonds as a basis of circulation."

PACIFIC CHURCHMAN ON THE ENDORSEMENT COMMITTEE.

Episcopalian Organ Heartily Commends the Plan of Investigating Organizations Seeking Help.

The Merchants' Association and the Associated Charities of San Francisco have conjointly appointed a committee of responsible citizens, to which has been given the title of the Charities Endorsement Committee of San Francisco. This committee has issued a handbook which we heartily commend to all charitably disposed persons. It is a handbook, not a Directory of Charities. It contains a "classified list of the accredited organizations of the city, with a brief account of their scope, purpose and plans for future developments."

We regard this Committee as one of the best moves in recent years in the charitable work of this city.—*Pacific Churchman.*

SAN FRANCISCO DOES HONOR TO THE CALIFORNIA MEMBER OF THE CABINET

Banquet to Secretary Victor H. Metcalf is stirred by Rousing Appeals to Civic Patriotism and State Pride.

Although the banquet to Secretary Victor H. Metcalf, of the Department of Commerce and Labor, was a function necessarily commercial in character, an unexpected demonstration early in the evening showed that good citizenship and intelligent patriotism did not have to take a place that was second even to California pride in the material welfare of the State. The event took the form of a rousing revival meeting in which State pride and civic duty, in about equal measure, were the animating themes.

The banquet was arranged by the commercial organizations in San Francisco: the Chamber of Commerce, the Merchants' Exchange, the Merchants' Association, the San Francisco Board of Trade, the Manufacturers' and Producers' Association and the California State Board of Trade. Over 240 guests filled the banquet hall of the St. Francis Hotel.

George A. Newhall, President of the Chamber of Commerce, presided as toastmaster, and addresses in the form of greetings and toasts were delivered by Gov. Pardee, Hon. Alden Anderson, Mayor Schmitz, Mr. Frank J. Symmes, Senator Perkins, Congressman Needham and Mr. Fairfax H. Wheelan.

The conspicious feature of the evening, however, was the way in which this representative gathering responded to a casual allusion to the Merchants' Association's work for Civil Service reform and honest elections. Mr. Symmes was speaking for "the Commercial Organizations of San Francisco." He alluded humorously to each one, and the part it played in the business affairs of the community, and then said:

THE STAND FOR GOOD CITIZENSHIP.

Then we have the Merchants' Association, which is organized, not for commercial traffic but for good citizenship. It started its career as a modest street sweeper. When you pass over the streets of San Francisco and note how smooth and beautiful they are (laughter) you have to thank the Merchants Association—that they are no worse. When you behold advertising fences twenty to forty feet high you may thank the Merchants' Association that they are not 100 feet in height.

When the Merchants' Association got back of the new charter it took a solemn obligation that it would stand up for the civil service feature contained in it (prolonged cheers). The other organizations, by the majority of their members, belong to the Merchants' Association, which is therefore greater than any one of them. We outnumber all the rest. Our foundations were laid so well and strong by the revered F. W. Dohrmann that we have won the full confidence of the people.

The Merchants' Association stands also on its belief in the supreme right of the honest ballot. And another duty that it takes to itself is to see to it that every man is protected in his right to an honest vote. **And the scoundrel who votes another man's name, shall, as long as the Merchants' Association has a dollar in its treasury or a spark of life in its being, be hunted to the bitter end.**

VOLLEYS OF APPLAUSE.

An outburst of approval followed this declaration. It proceeded from mere handclapping to ringing cheers and cries of hearty endorsement. It was a most encouraging sign for good government in San Francisco.

When the speaker finally succeeded in making himself heard, he said:

Now, Mr. Secretary, we congratulate you on your appointment. And we ask you, upon your return to Washington to convey to the President an expression of the best will and sentiment of the commercial organizations, with the assurance of the fullest endorsement, by the community, of his act in appointing you, and with the strongest expression of confidence in you and in him.

Mr. Newhall then introduced the Secretary, the audience greeting him with cheers and a waving of handkerchiefs. He said in part:

DEVELOPMENT OF A GREAT STATE.

There is nothing that warms a Californian's heart so much as a California greeting, and such a greeting I have received to-night at your hands.

The development of California in the past has been most remarkable, perhaps more so than the development of any other State in the Union. Our commonwealth, which was the thirty-first of the forty-five States in the order of admission to the Union, now stands twenty-first in population, fourteenth in value of agricultural products and twelfth in value of manufactures, and there is no State in the Union with a population approximately equal that approaches us in the value of products of farm and factory combined.

In 1902 our mines produced about $16,792,000 worth of gold, constituting over one-fifth of the product of the United States, and the total production of our State from the year in which gold began to be produced in commercial quantities to the present time is about $1,384,000,000, which is 54.4 per cent, or more than one-half of the total value of all of the gold that has been produced in the United States.

GROWTH OF AGRICULTURE.

To-day the value of our agricultural and manufactured products is more than fifteen times the value of our mining products, including petroleum. We rank seventh of the States in farm area, having more than 28,000,000 acres of land under cultivation. In 1900 California realized from her farms and orchards over $118,000,000, and of the $118,000,000 thus produced over $28,000,000, or nearly 24 per cent, consisted of fruits alone, and comprised seven-eighths of all of the sub-tropical fruits grown in the United States.

California stands first in the States of the Union in the production of barley, and she stands pre-eminently first in the production of all of the sub-tropical fruits. We can produce in this State all of the raisins consumed in the United States.

In 1870 we produced about 1200 boxes of raisins, of the value of thirteen hundred odd dollars, and in 1903 we produced 5,600,000 boxes, of the value of $5,586,500. In 1889 we produced 1,691,019 bushels of peaches, or 4.65 per cent of all the peaches produced in the United States; but in 1899 we produced 8,563,427 bushels, or 55.49 per cent of all of the peaches produced in the United States. In 1899 we produced 5,632,036 bushels of plums and prunes, or about 65 per cent of all of the plums and prunes produced in the United States; 1,912,825 bushels of pears, or 28.87 per cent of all the pears grown in the United States; 5,882,193 boxes of oranges, or 95.32 per cent of all the oranges grown in the United States; 874,305 boxes of lemons, or 99.70 per cent of all the lemons grown in the United States; and nuts of the value of $1,441,137, or 74 per cent of all of the nuts grown in the United States.

GREATEST GRAPE REGION.

California to-day is the greatest grape-growing State in the Union. In 1900 there were 187 establishments engaged in the production of vinous liquors, and the value of the product was $3,937,871. We are the first wine State in the Union, and our wines are of so high a quality and so rare a flavor that they compare favorably with the choicest vintages of Europe. So, too, we have taken the first rank among the States of the Union in the great modern industry of fruit and vegetable canning, and over thirteen million dollars' worth of these fruits go into cans every year.

But striking and gratifying as this agricultural development is, we have achieved even greater things in manufactures. The manufacturing development of the United States is the most remarkable chapter in the world's history, and we citizens of California have a right to think that the most remarkable page in this remarkable chapter is that which records the industrial history of our own State.

With an invested capital of $205,395,025, we produced in the year 1900 a manufactured product of the value of $302,874,761. But, gratifying as this may be, there are much brighter prospects for the development of our manufactures in the future.

LIQUID FUEL ON HAND.

When I say to you to-night that three and a half barrels of fuel oil are equivalent to a ton of the best Welsh anthracite coal, you can readily understand, taking into consideration the present market value of this oil, what this means from a manufacturing standpoint. During the year 1902, according to bulletin No. 9 of the Department of Commerce and Labor, we produced in the State of California 13,984,268 barrels of oil, containing forty-two gallons to the barrel. But, owing to the discovery of new fields and the sinking of many new wells the output for the year 1904 will more than double that of 1902, thus placing us ahead of Indiana and making us the fourth State in the production of petroleum.

We stand first in the manufacture of beet sugar and, owing to our nearness to the Hawaiian Islands and their supply of raw material, we have pushed ourselves to the fifth rank in cane sugar refining. We produced in the State of California in 1900 lumber and timber of the value of $13,764,647, and of this amount the sixty-six mills of Humboldt and Mendocino counties produced redwood lumber and shingles of the value of $4,665,536.

We stand first in the value of explosives, the value of the product being $4,283,818. We rank first in the production of quicksilver, most of the production of the United States coming from our State. Practically all of the borax produced in the United States comes from California, and the value of this product for 1902 was $2,370,994. In 1902 there were over 5,979 single track mileage of steel railways in California and 830 miles of electric railways. We rank third among the States of the Union in shipbuilding, and are only surpassed by the great States of New York and Pennsylvania.

NEED OF CHEAP TRANSPORTATION.

What we need is markets for our products and cheap rates in order to market those products. Practically half of the population of the world is on the Pacific Ocean. This magnificent body of water covers nearly one-fourth of the earth's surface, and the imagination of man can hardly conceive what the future has in store for us. For, as has been well said by the man who is, in my judgment, the most eminent diplomat in the world, John Hay, "the diplomacy of McKinley and Roosevelt has been directed principally to our present and future interests in the Pacific, on whose wide shores so much of the world's work is to be done." The open door policy has come to China, the empire of Japan has developed into a world power, the Hawaiian Islands have been annexed, giving us control of the most important coaling station in the Pacific, and the Philippine Islands, rich beyond imagination in their natural resources and trade possibilities, have dropped into our possession as by a dispensation of providence. And now another change is pending, pregnant with still greater possibilities for the future development of our State.

For the Panama Canal is now an assured fact, and it will not be many years before this great project, the dream of the most eminent statesmen of the world for a century or more, will be accomplished. What the cutting of the Panama Canal will ultimately mean to the Pacific Coast and the harbor of San Francisco and Oakland we cannot measure even in imagination.

HOW SAN FRANCISCANS CAN HELP PROTECT THE GREAT INLAND BASIN FROM FLOODS.

The River Improvement and Drainage Association of California Needs the Support of this Community to Carry Out the Great and Valuable Work of Controlling the Water Courses of Our Tributary Country—Join it.

By RUFUS P. JENNINGS, President of the River Improvement and Drainage Association of California.

THE EDWARDS BREAK IN THE LEVEE, THREE MILES SOUTH OF SACRAMENTO.

Every citizen of San Francisco will be interested in the work undertaken to improve the San Joaquin and Sacramento rivers and consequently the great territory affected by these water-ways.

I do not think I shall be accused of any exaggeration when I state that the work as planned is one of the most important steps that has ever been taken in the development of the West. Certainly the improvement of these two great rivers and the reclamation of the vast areas which are endangered by their overflow is of vital importance to the State of California and has a direct and immediate bearing upon the prosperity of San Francisco.

During the months of March and April, 1904, heavy floods in the San Joaquin and Sacramento Valleys caused an estimated damage of several million dollars. Vast areas were inundated and at times the floods presented the scene of a huge inland lake. Commerce was temporarily suspended, fields of grain were buried deep, vegetable and market gardens and every kind of produce in the districts affected were utterly destroyed.

PROMPT ACTION NEEDED.

It was manifest that to prevent a recurrence of this great disaster and to divert to proper uses the water which is of such value in the West, immediate steps must be taken. At the suggestion of a large number of representative men and a number of patriotic organizations, including not alone those whose activities cover the areas inundated, but those whose work is coextensive with the whole State of California, a River Convention was held on the 23rd and 24th days of March, 1904, at the Palace Hotel, San Francisco, pursuant to a call which was headed by the California Promotion Committee, whose executive board is composed of representatives of the five commercial organizations of San Francisco.

More than four hundred delegates attended the convention. They were keenly alive to the importance of the problems before them, and were enthusiastic in seeking a solution.

As a result of the convention there was formed a permanent organization to be known as THE RIVER IMPROVEMENT AND DRAINAGE ASSOCIATION OF CALIFORNIA.

WHOLE STATE REPRESENTED.

The work of the convention crystallized in the appointment of a committee of twenty-five, representing the various parts of the State.

This committee in its turn appointed an Executive Committee, consisting of the following gentlemen:

RUFUS P. JENNINGS — GEO. W. TATTERSON
M. J. BOGGS — P. J. van LOBEN SELS
JOHN W. FERRIS — E. W. S. WOODS
S. FRANKENHEIMER

PILE DRIVERS ATTEMPTING REPAIRS—AT AN INEFFECTUAL OUTLAY OF $80,000.

The Executive Committee, to which the name of Frank D. Ryan was afterwards added, held its first meeting on the 31st day of May, 1904, since which time it has been actively engaged in carrying out the trust and instructions reposed in it by the convention.

A STRONG ENGINEERING COMMISSION.

The Commissioner of the United States Engineer Corps in charge of river improvement in California has signified his willingness to give the Commission the benefit of all data as compiled by the War Department, and to render any assistance possible. This has been confirmed by Secretary of War Taft.

Active steps were taken at once to get into communication with the most noted and most eminent engineers of the country. Some twenty-three engineers were written to, and as a result thereof the Committee was enabled to suggest three names to the Commissioner of Public Works of the State of California and to the Auditing Board of said Commissioner. With the consent of the Governor of the State of California and of the Auditing Board, the Commissioner of Public Works appointed in conformity with the suggestions of the Committee the following named gentlemen, at a salary of one thousand dollars per month and traveling and necessary expenses while engaged in the work : Major T. G. Dabney, Mr. Henry B. Richardson and Major H. M. Chittenden, who, including Mr. M. A. Nurse, constitute the Commission of Engineers. The Commission has opened offices in the Flood Building, San Francisco.

The members of the Commission are recognized as among the most capable engineers in the world.

The members of the Commission and of the River Improvement and Drainage Association recently visited the districts inundated.

This Commission of Engineers is now carefully examining the problems before it.

One of the aims of the River Improvement and Drainage Association of California is educational, calling attention to the great rivers and valleys of the San Joaquin and Sacramento and to their importance as freight carriers and producers of wealth.

In order to carry out this work properly, one of the first necessities is a large membership, and an earnest appeal is made to all citizens of California, whether of San Francisco, the entire State, or to nearer localities directly affected by river problems, to join this Association.

LARGE MEMBERSHIP IS WANTED.

It is numbers that tell. The Association not only needs the dollar per year to pay necessary office and other expenses, but wants a large membership, with its corresponding influence.

I earnestly call upon the merchants of San Francisco to join the Association. It needs your influence and active participation in this work. We all desire the improvement of these rivers to be permanent and by enlisting your sympathy and that of your friends the Association will accomplish the greatest development work in the history of the West. The increased prosperity of these great valleys means the increased prosperity of San Francisco. All their products are shipped through San Francisco and handled here. Articles destined for shipment by sea are laden here. A greater population in these interior valleys, to produce and to consume, will mean a greater supply for San Francisco merchants to handle and a greater demand for the articles distributed by them. The proper direction, preservation and conservation of the water supply of our great valleys is a matter of extreme importance to every Californian.

By sending one dollar to the Secretary River Improvement and Drainage Association of California, 25 New Montgomery street, San Francisco, membership in the Association is secured.

HOW CALIFORNIANS CAN AID IN IMPROVING THE CHIEF SEAPORT OF THEIR STATE.

The San Francisco Seawall Act, For the Issuance of $2,000,000 of Bonds, will add 9,600 feet of Docks to Our Present Crowded Facilities, and the Waterfront Revenues will Retire them all at Maturity--Vote for it.

WHEREAS, At the coming election next November there will be submitted to the vote of the electors of the State of California a proposition to issue bonds to the amount of Two Millions of Dollars for the purpose of improving the water front of San Francisco by extending the Sea Wall, constructing new Docks and Wharves and curbing and paving the extension of East street; and

WHEREAS, The undersigned Commercial Organizations of San Francisco believe that the welfare of San Francisco and the State demands improved facilities for our commerce at this port; and

WHEREAS, The issuance of these Bonds WILL NOT ENTAIL ANY ADDITIONAL TAXES upon the people of the State, inasmuch as the sinking fund and interest for said Bonds will be paid entirely from the revenues of this port; therefore be it

RESOLVED, That the Commercial Organizations of San Francisco heartily endorse the proposed issuance of Bonds and earnestly request the Commercial organizations and the Press of the State to lend their active support to this proposition and to urge favorable action by the voters at the polls.

THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO,
By FRANK J. SYMMES, President.

THE CHAMBER OF COMMERCE OF SAN FRANCISCO,
By GEORGE A. NEWHALL, President.

THE BOARD OF TRADE OF SAN FRANCISCO,
By A. A. WATKINS, President.

THE MERCHANTS' EXCHANGE,
By WM. J. DUTTON, Vice-President.

THE MANUFACTURERS' AND PRODUCERS' ASSOCIATION OF CALIFORNIA,
By A. SBARBORO, President.

THE CALIFORNIA STATE BOARD OF TRADE,
By ARTHUR R. BRIGGS, Vice-President and Manager.

The opportunity to help advance the material prosperity of his city, along well-considered and rational lines, by voting for the proposed two-million-dollar bond issue for seawall extension, is one no San Franciscan should miss. Neither should the people of California overlook a chance to enlarge the accommodations of their chief port, when the proposed improvement is to cost them not a single cent of added taxes, and when all that is asked of them is that they give their consent, next November, to the use of the State's credit merely to underwrite, or insure, an indebtedness that will be liquidated out of the revenues of the San Francisco waterfront. Such is the proposal that will be made to them, and, practically speaking, it means nothing more.

LOOK FOR IT ON THE BALLOT.

The last Legislature passed a measure known as the "San Francisco Seawall Act," which, if approved at the polls, will provide for the issue of two million dollars of four per cent bonds, to run 19 years, the proceeds of which will be employed to extend the San Francisco seawall and build docks along it.

Although these bonds will be issued by the State they will not cost the State government a cent. They will not add a mill on the hundred dollars to the taxes on a single farm, factory or building lot in California. They will be redeemed by money taken for port charges in the city of San Francisco. Interest on them will be met in the same way, and even the necessary expenses of engraving and issue will come from this source. All the State is asked to do is to lend its credit for a brief period of years for the carrying out of a plan of great value to every shipper of produce that goes through its principal port.

A GREATLY NEEDED IMPROVEMENT.

The construction of the San Francisco seawall has been a work of years and has proceeded so slowly that growing commerce has pressed upon the limit of its accommodations. The congestion of traffic has been so great during recent months as to cause much loss to the city and to individual up-State shippers as well. For reconstruction and for new work, when the demands for them take the character of emergencies, the Harbor Commissioners are empowered to issue warrants against future income. But these warrants provide a very unsatisfactory way of doing business. They are not cash and do not command the same advantages. Comparatively few contractors can afford to do work on long deferred payments. These few add the interest to the size of their bids and the ease of "getting together" before making tenders is greatly enhanced by the elimination of so many competitors. For a work such as the extension of the seawall, these time warrants are wholly inadequate.

WHAT THE MONEY WILL DO.

The plan of the Harbor Commission is to build 4,400 feet of wall, which will carry the work from its present terminus, near the ferry building Postoffice depot, to a point a short distance beyond Channel street. This will cost about $770,000.

All along the new section, East street will be curbed and paved with basalt blocks, making a permanent, durable roadway for traffic which now has to bump along wooden bulkheads and driveways the up-keep of which costs the State about $25,000 a year. This amount of outgo will be stopped, once and for all, by the new work. The improvement of East street will cost about $125,000.

In addition to the saving above mentioned, there will be some positive financial gains other than harbor dues. An amount of new land will be made, equal to twenty 50-vara lots, which will be worth at least $1,000,000, and whose rental will easily aggregate $60,000 a year.

TEREDO-PROOF DOCKS.

Along the new seawall, thirteen modern, concrete-cylinder piers will be built, having a total length of 9,600 feet, and an average width of 120 feet. These will cost $1,105,000.

The interest on the entire $2,000,000 at four per cent would come to $80,000, which would be more than counterbalanced by the rental from the seawall lots and the saving in the maintenance of the existing wooden driveways over the wharves from Channel street north.

Though the legal rate of interest is four per cent, the whole $2,000,000 will not be issued at once, so that the interest account will be less at first. The fact that the expenditure is limited to $2,000,000 and the further fact that the bonds will sell much above par, will undoubtedly prevent the actual interest from ever reaching its nominal mark of $80,000, and the difference will be a clear gain.

A PERMANENT INVESTMENT.

In the past, San Francisco's docks have been built on wooden piling, which the teredo promptly proceeded to eat up with a keen seafaring appetite, so that the life of piers thus constructed was about ten years, and then they had to be replaced. The policy of later years is more intelligent. The concrete cylinder defies the hungry enemy and appears to be imperishable. Folsom street wharf No. 1, constructed in this fashion, is eight years old and its foundation has yet to show the first sign of deterioration.

The seawall and its appurtenances constructed out of the proceeds of the proposed bond issue will be a permanent addition to the wealth of California and a more or less direct benefit to every person in the State. The port of San Francisco will have the best and most complete dock accommodations enjoyed by any port in the world, and will be able to take care of any probable increase of shipping for several years to come.

WILL NOT COST THE STATE A CENT.

Some misapprehension exists in different parts of California regarding the financial burden involved. Persons fear that the proposal is one to improve San Francisco at the State's expense. This is entirely erroneous. The waterfront of San Francisco pays its own way, and out of its revenues would come by annual installments the sinking fund to retire these bonds at maturity. Moreover, the Act has been very carefully drawn and provides that after 1914, part of the bonds can be retired by lot in case there is money to do it with. This will give the waterfront administration of that day an opportunity to stop interest on a large part of the loan if it should be in a position to do so.

There has not been a public improvement proposed for San Francisco in a generation, except, perhaps, the new sewer system, of the magnitude and value of this one. It will give commerce a chance. It will mean quicker deliveries and faster and more business, and should cause, in time, a noticeable reduction of dockage and tolls, which would help the business interests of every farmer that ships through this port.

A MATTER OF CALIFORNIA PRIDE.

The State of California cannot afford to ignore San Francisco's position as its principal port nor to see commerce diverted to rival coast harbors, whose dock accommodations are ampler for the amount of business offered. And in this case San Francisco is not asking for a cash contribution. It merely requests that the State, which has retained jurisdiction over the waterfront and controls its revenue, stand sponsor for a waterfront debt incurred to make valuable improvements which cannot help but increase, in time, the commerce of the port.

MERCHANTS' ASSOCIATION

OFFICERS AND DIRECTORS.

FRANK J. SYMMES.....President.
Thos. Day Co.

ANDREW M. DAVIS.....First Vice-President.
The Emporium.

FAIRFAX H. WHEELAN.....Second Vice-President.
Southern Pacific Milling Co.

C. S. BENEDICT.....Treasurer.
Hastings Clothing Co.

FOSTER P COLE .....Sterling Furniture Co.
J. A EVELETH .....Eveleth-Nash Co.
M. GREENEBAUM.....Greenebaum, Weil & Michels.
R. B. HALE .. ..Hale Bros.
F. J. KOSTER.....California Barrel Co.
A. J. MCNICOLL.....A. J. McNicoll Elevator Co.
BYRON MAUZY.....Byron Mauzy Piano Co,
P. C. ROSSI.....Italian-Swiss Agric. Colony.
W. M. SEARBY .. ..Union Drug Co.
ROBERT H. SWAYNE.....Swayne & Hoyt.
A. H. VAIL.....Sanborn, Vail & Co.
L. M. KING. .....Secretary and Supt.
GEO. T WRIGHT (Wright & Wright) .. ..Attorney

STANDING COMMITTEES

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J. A. EVELETH, A. J. MCNICOLL

PUBLICITY AND PROMOTION.
FAIRFAX H. WHEELAN, *Chairman.*
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A. H. VAIL, W. M. SEARBY.

TRADE AND FINANCE.
ANDREW M. DAVIS, *Chairman.*
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C. S. BENEDICT, P. C. ROSSI.

RELIABLE

BUSINESS GUIDE TO SAN FRANCISCO.

OFFICIAL LIST OF MEMBERS

This list is printed in 6,000 papers, which are read by three or four times as many persons every month.

NOTE.--Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only $1.00 per month.

HONORARY MEMBERS:

Merchants' Association of New York
F. W. Dohrmann, Ex-President Merchants' Ass'n of S. F.

FIRM NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS.

ACCOUNTANTS AND AUDITORS.

Barrow, Wade, Guthrie & Co..Mills Bldg
Fleming, Martin W..325 Crossley Bldg
Jansen, The F. Bromley, Commercial System and Audit Co.... 624 Hayward Bldg

ACCOUNTANTS—CERTIFIED PUBLIC

Amrath, J. W.....Crossley Bldg
Hassell Audit Co.....Mills Bldg
Herrick, Lester .....Hayward Bldg
Phillipps, F. G. & Co.....Mills Bldg

ADVERTISING.

Dodge, Al Co., The.....41-43 Van Ness Ave.
Kollmann-de Troost Co., Inc.....431 Parrott Bldg

ADVERTISING CARDS.

Stuparich Mfg. Co., The..8th & Brannan

AGENTS.

Bancroft, Paul.....History Bldg
Taylor, H. H.....Mills Bldg

AGRICULTURAL IMPLEMENTS.

Deere Implement Co.....209 Market
Hooker & Co.....16 Drumm
Osborne & Co., D. M.....15 Main

ARCHITECTS.

Barth, Herman .....508 Montgomery
Curlett, Wm.....314 Phelan Bldg
Curtis, John M.....126 Kearny
McDougall Bros.....330 Pine
Meyer & O'Brien .....605 Crossley Bldg
Meyers, Henry H., and Clarence R. Ward .....532 Market
Mooser, William, and Edw. G. Bolles .....44 Geary
Paff, Charles .....40 Montgomery
Reid Bros.....Claus Spreckels Bldg
Shea & Shea .....26 Montgomery
Sutton, Albert.....510 Montgomery

ART GLASS.

California Art Glass B. & C. Works. .....120, Second

ART GOODS.

Cohen. H.....19 Grant Ave.
Gump, S. & G.....113 Geary
Sanborn, Vail & Co.....741 Market
Schussler Bros.....119 Geary
Vickery, Atkins & Torrey....236 Post

ARTIFICIAL STONE PAVING.

Gray Bros.....Hayward Bldg

ASBESTOS COVERINGS.

McDearmon & Co.....519 Sacramento

ASSAYING.

Price, Thos. & Son....521 Sacramento
Simonds, Ernest H....417 Montgomery

AUCTIONEERS.

Chase, Fred H. & Co.....1732 Market
Ordway, W. C.....Cor. 6th and King
Spear, E. S. & Co.....31 Sutter

BAGS, BALE ROPE AND BURLAP.

Gulf Bag Co.....709 Front
Schmidt, J. & Co.....115 Drumm

BAKERIES.

Simpkins & Thorp .....116 Erie
Young & Swain Baking Co..2229 Geary

BANKS AND BANKERS.

American National Bank..... .....200 Montgomery
Anglo-California Bank, Ltd..... .....200 Sansome
Bank of California .....100 California
California Safe Deposit and Trust Co.....Montgomery and California
Canadian Bank of Commerce ....California and Sansome
Central Trust Co.....42 Montgomery
Columbian Banking Co..... .....Claus Spreckels Bldg
Crocker-Woolworth National Bank of San Francisco.....600 Market
Donohoe-Kelly Banking Co..... .....100 Montgomery
French Savings Bank..315 Montgomery
German Savings and Loan Society. .....526 California
Hibernia Savings and Loan Society .....McAllister and Jones
Italian-American Bank ....518 Montgomery
London and San Francisco Bank, Ltd.....424 California
London, Paris and American Bank, Ltd.....Sutter and Sansome
Market Street Bank, The..... .....Market and Seventh
Mechanics' Savings Bank..... .....Montgomery and Bush
Mercantile Trust Company of San Francisco.....464 California
Mutual Savings Bank of San Francisco.....710 Market
Nevada National Bank of San Francisco.....301 Montgomery
Perine, Geo. M.....328 Montgomery
Rollins, E. H. & Sons.....335 Pine
Savings and Loan Society..... .....101 Montgomery
S. F. Savings Union.....532 California
Security Savings Bank..... .....222 Montgomery
Swiss-American Bank..524 Montgomery
Wells, Fargo & Co.'s Bank..... .....Sansome and Market
Western National Bank of San Francisco .....805 Market

BARBERS' SUPPLIES.

Deckelman Bros.....106 Ellis
Will & Finck Co.....818 Market

BEER BOTTLERS.

Enterprise Bottling Co..2745 Sixteenth
Fredericksburg Bottling Co..1510 Ellis
Rapp, John & Son..8th and Townsend

BELTING—LEATHER.

Cook, H. N., Belting Co....126 Fremont
Heins, Alex., Belting Co.....93 Fremont

BICYCLES.

Christoffer, C. M.....528 Stanyan
Leavitt & Bill.....309 Larkin
Lee, W. E.....504 Stanyan
Varney, T. H. B.....1331 Market

BLINDS.

Hindes, Edw. B. & Co.....328 Howard

BILL POSTERS.

Varney & Green.....Market & Tenth

BOILER WORKS.

Eureka Boiler Works .....113 Mission
Keystone Boiler Works ....Main and Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works.....121 Howard

BOOK BINDERS.

Hicks-Judd Co.....23 First
Phillips Bros.....505 Clay

BOOKS AND STATIONERY:

Cary, L. H.....16 Grant Ave.
Cunningham, Curtiss & Welch.... .....319 Sansome
Elder, Paul .....238 Post
Hanak & Hargens....107 Montgomery
Mitchell, E. H.....225 Post
Payot, Upham & Co.....100 Battery
Robertson, A. M.....126 Post
S. F. News oC.....242 Geary
Whitaker & Ray Co., The..711 Mission

BOOTS AND SHOES.

Buckingham & Hecht.....225 Bush
Cahn, Nickelsburg & Co..129 Sansome
Eisenberg, Henry.....410 Kearny
Heim, F. L.....234 Stockton
Kast & Co.....110 Geary
Koenig, F.....123 Kearny
Kutz, The G. M. Co.....103 Mission
Maier, Chas.....834 Kearny
Philadelphia Shoe Co.....10 Third
Rosenthal, Feder Co.....216 Post
Rosenthal's Inc.....107 Kearny
Siebe Shoe Co.....130 Main
Sommer & Kaufmann.....28 Kearny
Sullivan, J. T.....20 Fourth
United Workingmen's Boot & Shoe Co.....42 Second
Williams-Marvin Co.....569 Market
Wolf, H. & Bro.....208 Sixth
Young, George H.....117 Bush

BOX FACTORIES.

American Box Factory....815 Brannan

BREWERIES.

Burnell & Co.....409 Battery
Hibernia Brewery.....1225 Howard
National Brewing Co.....762 Fulton
Union Brewing and Malting Co... .....18th and Florida
Wunder Brewing Co..... .....Scott and Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.

Bauer-Schweitzer, H. & M. Co..... .....632 Sacramento
Illinois and Pacific Glass Co..10 Main

BRICK MANUFACTURERS.

Patent Brick Co.....Safe Deposit Bldg

BRIDGE BUILDERS.

S. F. Bridge Co.....220 Market

BROKERS—CUSTOM HOUSE.

Bunker, C. D. & Co.....435 Battery
Harper, F. F. G. & Co..409 Washington
Heise, Chas. Ed. & Co.....510 Battery
Mattoon & Co.....530 Battery
Mayhew, F. E. & Co.....424 Battery
Reed, George W.....500 Battery
Swayne, Hoyt & Co.....405 Battery

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E.....122 Davis
DuVal, W. M. & Co.....221 Front
Maillard & Schmeidell....307 Sansome
Page Bros.....302 California
Waniorek, M.....406 California

BROKERS—SHIP AND FREIGHT.

Birnbaum, H. B.....123 California

BROKERS—STOCK, BOND, GRAIN AND OIL.

Ames, Worthington....415 Montgomery
Barth, J. & Co.....480 California
Girvin & Eyre.....426 California
Goldman, Max .....312 Pine
Hecht Bros. & Co.....312 Pine
Hellman, A. C.....317 Hayward Bldg
Hirshfeld, C.....79 Nevada Block
Perry, John, Jr.....411 Montgomery
Politzer & Co.....Clunie Bldg
Politz, Edward & Co.....403 California
Rohfish & Hochstadter..413 California
Toplitz, Joseph B.....330 Pine

BROKERS—TICKET.

Ottinger, A.....620 Market

BROOMS, BRUSHES AND WOODENWARE.

Van Laak, The Mfg. Co..2018 Howard

BUILDING AND LOAN ASSOCIATIONS

Continental Building and Loan Association.....301 California
Pacific States S. L. & B. Co....410 Pine

BUILDING MATERIALS.

Waterhouse & Price..... .....29 New Montgomery

BURGLAR ALARM SYSTEMS.

S. F. Electric Protective Co., The.. .....230 Montgomery

BUTCHERS.

Baccus, R. T..... ....S. W. cor. O'Farrell and Mason
Bayle, Lacoste & Co.....534 Clay
Boyes, James & Co.....108 Clay
Clayburgh & George.....339 Kearny
Decourtieux, A.....529 Merchant
Finke, Fred H.....5 Steuart
Herman, Benj.....Bush and Franklin
Hofmann & Woenne.....735 Market
Katz, F. & Sons.....California Market
Poly, Heilbron & Co.....339 Kearny
Patek, F. & Co.....500 Washington
Roberts, W. F.....2817 California
Schweitzer, J. & Co.....416 Clay
Stone & Ecklon Co., The.....236 Sixth
Taaffe, Wm. & Co.....1495 O'Farrell

BUTCHERS' SUPPLIES.

Pacific Butchers' Supply Co..... .....790-792 Mission

CANNED GOODS.

W. G. M. Canning Co.....149 Fremont

CAPITALISTS.

Bishop, Chas. R.....530 California
Center, John .....
Denman, James .....2380 Steiner
.....N. E. cor. 16th and Shotwell
Fontana, Mark J..California and Front
Hopkins, E. W.....324 Pine
Hopkins, Timothy.....Mills Bldg
Levy, H. M.....41 Nevada Block
McDonald, Jasper .....Mills Bldg
Dean, Walter E.....81 Nevada Block
Moore, A. A., Jr.....Hayward Bldg
Phelan, James D.....Phelan Bldg
Pope, George A.....Hayward Bldg
Schmidt, John A.....425 Ellis
Smith, F. M.....101 Sansome
Spreckels, Claus.....327 Market
Spring Valley Water Works ....Geary and Stockton
Thompson, R. R.....503 California

CARPENTERS AND BUILDERS.

Miller, Geo. E.....614 Commercial
Murray, S. C.....632 Howard
Robinson & Gillespie.....411 Sutter

CARPETS.

Gullixson Bros.....955 Market
Hulse, Bradford & Co.....760 Mission
Schlueter & Volberg.....217 Sutter
Walcom, Geo. & Co.....402 Sutter
Walter, D. N. & E. & Co....529 Market

CARPET CLEANING MACHINERY.

Sanitary Devices Mfg. Co..308 Market

CARPET CLEANING WORKS.

Spaulding, J. & Co.....353 Tehama

CARRIAGE COMPANIES.

United Carriage Co.....Palace Hotel

CARRIAGE AND BUGGY MANUFACTURERS.

Babbitt, J. H.....314 McAllister
Grave, B. Co.....421 Pacific
Holmes, H. E. & Co.....740 Folsom
Larkins & Co.....651 Howard
O'Brien & Sons..... .....Golden Gate Ave. and Polk
Schindler, H. B.....128 Spear
Studebaker Bros. Mfg. Co..... .....Market and Tenth
Wertsch, Wm...100 Golden Gate Ave.

CASH REGISTERS.

Autographic Register Co...523 Market
Freeman, I.....1327 Market

CEMENT MANUFACTURERS.
Pacific Portland Cement Co.....
.....Rialto Bldg

CENTRAL PARK ASSOCIATION.
McNeill, D. R.....1187 Market

CHAIR MANUFACTURERS.
Heywood Bros. & Wakefield Co....
.....661 Mission

CHARCOAL.
Ohlandt, N. & Co....Indiana and Yolo

CHEMICAL WORKS.
Western Chemical Co..Office 3214 25th

CHEMISTS.
Curtis, J. M. & Son.....123 California

CHEWING GUM MANUFACTURERS.
American Chicle Co.....27 Main

CHIMNEY PIPE.
Clawson, L. E. & Co.....1340 Market

CHOCOLATE MANUFACTURERS.
Ghirardelli, D. Co.....104 Pine

CHRONOMETERS AND NAUTICAL INSTRUMENTS.
Pascoe, J. C.....305 Battery
Weule, Louis.....231 California

CIGAR AND TOBACCO DEALERS.
Adler, Ben.....750 Market
Bamberger, J. & Co....406 Sacramento
Blaskower, M. & Co...223 Montgomery
Cahen, Sig.....22 Montgomery
Ehrman Bros. & Co.....226 California
Gunst, M. A. & Co.....203 Kearny
Heyneman, Herman.....204 Sansome
Judell, H. L. & Co.....428 Sansome
Lane & Connelly.....204 Market
Lewis, Wm. & Co.....24 California
Michalitschke Bros.....410 Market
Michalitschke, Chas....101 Grant Ave.
O'Brien & Keller.....101 Powell
Ordenstein, Max.....322 Battery
Plagemann, H. & Co.....709 Market
Rinaldo Bros. & Co.....300 Battery
Schoenfeld, Jonas.....508 Washington
Willard Bros.....636 Market

CIGARETTE MANUFACTURERS.
John Bollman Co., The.....679 Front

CIRCULAR DISTRIBUTERS.
Weil, W. M.....106 Pine

CLOAK AND SUIT HOUSES.
Cailleau, Armand.....114 Kearny
Davidson, D. M. & Co.....52 First
Gebhardt, C. & Co.....1114 Market
Golden Gate Cloak and Suit House
.....1230 Market
Kelly & Liebes.....120 Kearny
Livingston & Co.....867 Market
Ransohoff, L.....117 Geary
Smith, H. L.....726 Market

CLOTHING DEALERS.
Alexander & Danziger.....20 Sansome
Brown Bros. & Co.....520 Market
Carroll & Tilton Company..811 Market
Frank Bros.....535 Kearny
Hasting Clothing Co...23 Montgomery
Hirsch Bros.....221 Montgomery Ave.
Hirsch, L. & Co.....927 Kearny
Hoffman, Rothschild & Co..11 Battery
Keilus, Chas. & Co.....132 Kearny
Mandel & Wiener.....125 Sansome
Neustadter Bros.....133 Sansome
Pauson & Co.....200 Kearny
Prager, A. J. & Sons.....857 Market
Roos Bros.....Kearny and Post
Straus, Louis.....11 Sansome
Summerfield & Roman...5th & Market

COAL DEALERS.
Allen, Chas. R.....144 Steuart
Brooks, Peyton H.....Mills Bldg
Campbell, Arthur C.....524 Second
Cantley, James.....960 Howard
Easton, J.....131 Folsom
Fritch, Geo.....110 East
Greenberg, A. H.....1419 Ellis
Middleton, John.....309 Stockton
Morton, Thomas.....674 Geary
Oregon Coal and Navigation Co....
.....Broadway and East
Peabody, E. & Co.....35 Clay
Rosenfeld's Sons, John..605 Montgomery
San Francisco and San Joaquin
Coal Co.....515 Safe Deposit Bldg
Stafford, W. G. & Co.....214 East
Western Fuel Co.....318 California

CODFISH DEALERS.
Alaska Codfish Co.....17 Davis
Union Fish Co.....24 California

COMMISSION MERCHANTS.
Allison, D. E. & Co....117 Washington
American Produce Co.....
.....Drumm and Washington
American Mercantile Co...420 Battery
Armsby, J. K. & Co.....138 Market
Biagi, D. & Co.....520 Sansome
Byxbee & Clark.....48 Market
Caffrey, John.....21 Sutter
Cutter & Mosely.....302 California
Dairymen's Union.....128 Davis
De Bernardi, D. & Co.....409 Front
Demartini, John & Co..315 Washington
De Pue, Edgar J.....324 Pine
Detels, M. P.....218 California
Dodge, Sweeney & Co.....114 Market
Doyle, H. & Co.....511 Clay
Duffy, J. J. & Co.....304 Washington
Eveleth-Nash Co.....422 Front
Galli, A. Fruit Co.....516 Sansome
Garcia & Maggini.....100 Washington
Getz Bros. & Co.....111 California
Gray & Barbieri.....309 Washington
Greenway, E. M.....48 Nevada Block
Griffith-Durney Co.....200 California
Grinbaum, M. S. & Co., Ltd..215 Front
Growers' Co-operative Agency....
.....425 Front
Guggenhime & Co.....118 Davis
Guichard, Robt. F.....507 Front
Haight, Fred B.....212 Front
Hammer & Co.....212 Sacramento
Hilbert Mercantile Co.....213 Market
Hillens, F.....200 Davis
Hilmer & Bredhoff.....36 California
Hulme & Hart.....650 Fifth
Hume, R. D. & Co.....421 Market
Hyman Bros.....206 Sansome
Ivancovich, J. & Co....209 Washington
Jacobs & Malcolm.....112 Washington
Kittle, H. de W.....20 Pine
Landsberger & Son.....123 California
Leist, C. J. & Co..Sacramento & Davis
Lercari, C. J. & Co.....524 Sansome
Levy, A. & Co.....401 Davis
Lichtenberg, William....419 California
Lichtenberg, R.....303 California
Loaiza, W. & Co.....202 Sansome
Lowry, W. G. & Co.....40 California
Macpherson & Cochrane.....
.....215 Washington
Martens, Read & Co.....303 Front
Minaker & Welbanks.....501 Sansome
Mitchell & Goodall....310 Washington
Montealegre & Co...410 Hayward Bldg
Morris Bros.....206 Front
Phillips, M. & Co.....20 Pine
Portuguese Commission Co...209 Clay
Roussel & Davidson.....19 California
Scatena, L. & Co.....104 Washington
Schultz-Hansen Company....310 Davis
Schwartz Bros.....421 Market
Sherwood & Sherwood.....212 Market
Sloss & Gerstle.....310 Sansome
Southern Pacific Milling Co.....
.....224 California
Sresovich, L. G. & Co.....521 Sansome
Tilden, H. N. & Co.....211 Sacramento
Trobock & Bergen.....505 Sansome
Van Husen & Co..Washington & Davis
Webster & Dunbar.....304 Davis
Welch & Co.....220 California
Wetmore Bros.....415 Washington
Wheaton, Pond & Harrold..110 Davis
Wolf & Sons.....321 Davis
Wolfen, Max & Co.....423 Front
Wolff, William & Co.....216 Mission
Zentner, J. & Co..Front & Washington

CONFECTIONERS.
Blum, S.....Polk and Sutter
De Martini, L. Supply Co....112 Front
Gruenhagen & Co.....20 Kearny
Haas, Geo. & Son.....810 Market
Hromada, Adolph Co.....202 Battery
Lechten Bros.....1257 Polk
Maskey, Frank.....32 Kearny
Roberts, Geo. F. & Co..Polk and Bush
Rothschild & Ehrenpfort.....118 Main
Strohmeier, W. A. & Co..1006 Market
Seidl, J. & Co.....619 Battery
Townsend, W. S.....715 Market

CONTRACTORS AND BUILDERS.
Fahy, Richard.....518 Noe

COOPERS.
California Barrel Co.....327 Market
Carl Cooperage Co.....217 Commercial
Herbert & Vogel.....
....N. E. cor. Broadway and Front.
Woerner, David, Cooperage Co....
.....14th and Harrison

COOPERAGE STOCK.
Richards, J. W.....
.....California Safe Deposit Bldg

CORDAGE MANUFACTURERS.
Tubbs Cordage Co.....611 Front

COTTON GOODS.
California Cotton Mills Co.....
.....East Oakland, Cal.

CRACKER MANUFACTURERS.
American Biscuit Co.....
.....Broadway and Battery
Pacific Coast Biscuit Company.....
.....Second and Folsom

CREDIT BUREAU.
Merchants' Credit Association of California .....123 Callfornia

CROCKERY AND GLASSWARE.
Anglo-American C. & G. Co..108 Pine
Cowen-Heineberg Co.....318 Front
Nathan-Dohrmann Co.....122 Sutter
Schloss Crockey Co.....409 Market
Sternheim, S. & Son.....528 Market
Wieder'o, H. O.....Fourth and Mission

DAIRY MACHINERY.
De Laval Dairy Supply Co...9 Drumm

DEPARTMENT STORES.
Emporium, The.....Market
Smith's Cash Store.....27 Market

DOORS AND WINDOWS.
California Door Co.....20 Drumm

DRAYMEN AND STORAGE.
Bocarde, J. B., Drayage Co..19 Drumm
Emmons, G. W.....212 California
Farnsworth & Ruggles.....25 Davis
McNab & Smith.....205 Davis
Morton Draying and Warehouse Co., The.....110 Battery
Overland Freight and Transfer Co.
.....203 Front
Raubinger Bros.....305 Sacramento
Rode, C. B. & Co.....404 Battery
Strauss, K.....118 Battery
Teele & Co.....708 Sacramento
Union Transfer Co..Bryant and Second
Western Transfer and Storage Co..
.....323 Front

DRIED FRUITS.
Griffin & Skelley Co.....132 Market
Phoenix Raisin Seeding and Packing Co.....3 California
Rosenberg Bros. & Co...211 California

DRUGGISTS.
Ayers, Edw. N.....229 Leavenworth
Bayley, E. P.....318 Grant Ave.
Boericke & Runyon.....330 Post
Broemmel, J. G. B.....2501 California
Burnett, G. W.....8 Turk
Calegaris, Joseph..Kearny and Pacific
Clough, Frank.....100 Elils
Esters Von Krakau, W..25th & Folsom
Fanda, C. O.....1600 Stockton
Ferry Drug Co.....8 Market
Fletcher, David M.....
....S. W. cor Van Ness and Geary
Gates, J. R. & Co.....417 Sansome
Grant Drug Co.....38 Third
Lainer, Rd. Drug Co...699 McAllister
Langley & Michaels Co.....34 First
Leipnitz, G. & Co.....250 Sutter
Lengfield's Pharmacy.....202 Stockton
Mack & Co.....13 Fremont
Owl Drug Co.....1128 Market
Redington & Co.....23 Second
Richards & Co.....406 Clay
Ryan, D.....3402 Mission
Schmidt, Val..S. W. cor. Polk & Jackson
Smith, E. J.....158 Eddy
Union Drug Co.....400 Sutter
Wakelee & Co....Bush & Montgomery
Weck Co., F. A....158 New Montgomery

DRUGGISTS' SUPPLIES.
Beckett, F. A. & Co.....220 Sutter

DRY AND FANCY GOODS HOUSES.
Bauer Bros. & Co.....21 Sansome
Bernstein, Sylvan L.....120 Sutter
City of Paris Dry Goods Co., Thc..
.....Geary and Stockton
Clayburgh, L. J. & Co.....6 Sutter
Curtin, C.....58 Flood Bldg
Davis, R. D. & Co.....
.....Geary and Grant Ave.
Dinkelspiel, L. & Sons.....39 Battery
Graf Bros.....569 Market
Greenberg & Greenberg..31 Grant Ave.
Hale Bros.....979 Market
Kennedy, R. T. Co.....1106 Market
Kohlberg, M. S. & Co.....121 Sansome
Lippman Bros.....501 Hayes
Livingston Bros.....123 Post
Marcuse, M. & Co.....125 Sansome
Michels & Wand.....26 Kearny
Murphy, Grant & Co..Sansome & Bush
Nathan, A.....2004 Market
Newman & Levinson.....129 Kearny
O'Connor, Moffatt & Co.....121 Post
Priester, Joseph .....1415 Stockton
Sachs Bros. & Co.....Sansome & Bush
Samuels Lace House Co., The D..
.....235 Sutter
Schmidt, Ben. J. & Co.....125 Sansome
Schoenholz Bros. & Co.....110 Sixth
Silverman, J.....222 Third
Strauss & Frohman.....107 Post
Strass, Levi & Co.....16 Battery
Weill, Raphael & Co..Kearny & Post
Weinstock, Lubin & Co.....
.....Geary and Grant Ave.

DYEING AND CLEANING.
F. Thomas Dyeing and Cleaning Works, The.....27 Tenth
Hickman, Henry.....3915 Sacramento

EDUCATIONAL INSTITUTIONS.
Heald's Business College.....24 Post
S. F. Business College....1236 Market

ELECTRIC SIGN MANUFACTURERS.
Novelty Sign Co.....19 Turk

ELECTRIC AND MECHANICAL ENGINEERING.
Doble Co., Abner...Fremont & Howard

ELECTRICAL AND RAILWAY SUPPLIES.
Brooks-Follis Electric Corp 527 Mission
California Electrical Wks...547 Mission
Century Electric Company...18 Second
Electric Railway and Manufacturers' Supply Co.....68 First
General Electric Co.....Crossley Bldg
Hetty Bros.....126 Eddy
Klein Electrical Works, The J. M.
.....107 Battery
Summerhayes, W. R.....627 Howard

ELECTRICAL CONSTRUCTION.
Independent Electrical Construction Co.....31 Second

ELECTRICAL MACHINERY.
Westinghouse Electric and Manufacturing Co.....425 Market

ELECTRO-PLATERS.
Denniston's San Francisco Plating Works .....743 Mission
Golden West Plating Works..103 Beale
Merle, A. Co.....515 Mission
Marwedel, C. W.....58 First

ELEVATOR MANUFACTURERS.
A. J. McNicoll Elevator Co..209 Second
Cahill & Hall Elevator Co....133 Beale
Holman, W. L.....210 Fremont
Otis Elevator Co.....509 Howard

EMBROIDERIES AND LACES.
Levy, Jules & Bro.....5 Sansome

ENGINEERS, CIVIL.
Ferris & Haas.....320 Sansome

ENGINEERS, CONSULTING AND CONTRACTING.
Stratton & Bryant ..121 New Montg'y

ESSENTIAL OILS.
Boldemann, A. C. & Co.....120 First

EXPORTERS AND IMPORTERS.
Castle Bros.....463 Mission
Jennings, Rufus P.....6 California
Maldonado & Co., Inc....419 California

FIRE PROOFING.
Western Expanded Metal and Fire Proofing Co.....Rialto Bldg

FIREWORKS.
California Fireworks Co....219 Front

FLORISTS.
Cleis, Fred.....808 Valencia
Jacquemet, Joseph.....506 Eureka
Sievers & Boland.....25 Post

FORWARDING AGENTS.
Earl, D. W. & Co....129 Crocker Bldg

FLOUR MILLS.
Capitol Mills.....114 Sacramento
Sperry Flour Co.....133 Spear
Stockton Milling Co....112 California

FRUITS AND VEGETABLES.
Omey & Goetting....California Market

FURNITURE—HOUSE AND OFFICE.
Aronson, A.....340 Post
Bateman, William.....835 Folsom
Bruener Co., John.....957 Market
Chicago Clock Co.....113 Grant Ave.
Cordes Furniture Co.....245 Geary
Eastern Outfitting Co....1310 Stockton
Friedman, M. & Co.....237 Post
Fuller Desk Co., The G. H..648 Mission
Fredericks, J. & Co.....649 Market
Indianapolis Furniture Co..750 Mission
Kragen's .....1015 Market
McCann, Belcher & Allen....600 Sutter
Milwaukee Furniture Co..932 Howard
Pattosien Co.....16th and Mission
Plum, Chas. M. & Co.....1301 Market
Sloane, W. & J. & Co.....116 Post
Smith Furniture Co., A. B.....128 Ellis
Sterling Furniture Co....1039 Market
Weber, C. F. & Co.....526 Market
Wilson Bros.....1710 Market
Wisconsin Furniture Co.....
.....324 Parrott Bldg
Yawman & Erbe Mfg. Co.....
....Mission and New Montgomery

FURNITURE MANUFACTURERS.
Fink & Schindler Co., The..1309 Market
Johnson, Harry Co.....780 Mission

FURS.
Berwin & Gassner.....110 Kearny
Hoeflich, Albert.....116 Grant Ave.
Kocour, Ad.....121 Post
Liebes, H. & Co.....139 Post
Wallace, Robert.....219 Grant Ave.

FUSE & MATCH MANUFACTURERS.
Metropolitan Match Co.....709 Front

GAS FIXTURES.
California Gas Fixture Co..517 Mission
Day Co., Thos.....725 Mission

GAS ENGINES AND SCALES.
Fairbanks, Morse & Co....310 Market
Union Gas Engine Co.....244 First
Van Serkey Gas Engine Co....219 Main

GAS GENERATORS.
Bullard & Breck .....131 Post
Pacific Acetylene Gas Co.....176 First

GAS METERS AND STOVES.
Pacific Meter Co.....24 Jessie

GAS REGULATORS.
Gas Consumers' Association..455 Sutter

GENERAL MERCHANDISE.
Heilbroner, L.....446 Ellis
Levin, J. & Co.....35 Taylor

GLASS MANUFACTURERS.
United States Glass Co.....18 Sutter

GLOVES.
California Glove Co.....25 Battery
Centemeri, P. & Co.....200 Post
Moss, Geo. A.....101 Post
Steinberger & Kalisher.....230 Sutter

GLUE MANUFACTURERS.
California Glue Works..123 California

GRANITE AND MARBLE DEALERS.
Back, T. J.....791 San Jose Ave.
Seregni & Fernieri.....Flood Bldg

GRAPHOPHONES AND PHONOGRAPHS.
Columbia Phonograph Co....125 Geary

GROCERS.
Arnold, H. B.....Valencia and 21st
Bibo, Newman & Ikenberg..1447 Polk
Claussen, C.....23d and Capp
Cluff Co., William.....201 Market
Ehrman, M. & Co.....104 Front
Foge & Mohr.....5th and Mission
Foster, S. & Co.....26 California
Goldberg, Bowen & Co.....432 Pine
Granucci Bros.....521 Front
Haas Bros.....100 California
Hartter, Hayes & Co.....216 Front
Heitman, H.....395 Geary
Hollmann, Henry.....2805 Mission
Hooper & Jennings.....213 Front
Hurley, J. T.....Hayes and Webster
Irvine Bros.....1302 Polk
Lennon, John A.....315 Clay
Lewin-Meyer Co.....34 Market
Meyer, A. & Co.....16 Sacramento
Parks Bros. & Co.....418 McAllister
Rathjen Bros.....39 Stockton
Rothschild, John & Co..115 Sacramento
Schleef & Creyer.....1125 Powell
Stulz, Joseph A..533 Montgomery Ave.
Sussman, Wormser & Co.....
.....S. E. cor. Market and Main
Tillman & Bendell.....327 Battery
West, Elliott & Gordon.....31 Sixth
Wellman, Peck & Co.....321 East

GUNS AND AMMUNITION.
Bekeart, Phil B. Co.....114 Second
Clabrough, Golcher & Co..538 Market
E. E. Drake.....86 First
Shreve & Barber.....739 Market
Winchester Repeating Arms Co..
.....127 First

HARDWARE.

Baker & Hamilton.....2 Pine
Bennett Bros.....35 Sixth
Brown, Chas. & Son.....807 Market
Dunham, Carrigan & Hayden Co..
.....19 Beale
Froelich, Christian.....202 Market
Holbrook, Merrill & Stetson..235 Market
Ils, J. G. & Co.....814 Kearny
Lloyd-Scovel Iron Works..159 Fremont
Marwedel, C. F.....58 First
Montague, W. W. & Co....309 Market
Montanya, J. De La Co....606 Battery
Mossford, Moses.....3885 24th
Pacific Hardware and Steel Co....
.....Mission and Fremont
Palace Hardware Co.....603 Market
Philpott, C. H. Co.....823 Market
Pike, A. W. & Co.....461 Mission
Rosekrans, H. & Co.....511 Sixth
Smith, Peter A.....614 Fourth
Tayler & Spotswood Co..135 Fremont
Woods, Chas. M.....420 California

HARNESS AND SADDLERY.

Jepson Bros. Co.....110 Market
Johnson, J. C. & Co.....122 First
Liebold Harness Co.....211 Larkin

HATTERS.

California Hat Co.....597 Mission
Collins & Co.....1018 Market
Colman Co.....130 Kearny
Fisher & Co.....9 Montgomery
Kline, Louis & Co.....106 Bush
Lundstrom, K. A.....605 Kearny
Meussdorffer, K. & Son.....8 Kearny
Meyer, C. H. & Bro.....32 Sansome
Triest & Co.....116 Sansome
Union Hat Co.....578 Mission

HAY AND GRAIN DEALERS.

Anspacher Bros.....214 Pine
Chase, W. W. Co.....1938 Market
Ellis, H. C. & Co.....44 East
Meyer, Albert.....2303 Geary
Scott & Magner.....615 Sixth
Somers & Co.....564 Sixth
Vermeil, J. L.....3142 Mission

HEATING & VENTILATING

Grannis, J. G. & Co.....565 Mission
Royal Heating Co., Inc....738 Mission

HERMETIC CLOSURES.

Landsberger, J. A. Co..215 Sacramento

HORSE SHOEING.

Odea, Martin.....126 Geary

HOTELS.

Abrahamson, A.....1012 Van Ness
California Hotel Co..Bush, near Kearny
Holm & Saxtorph, Baldwin House..
.....30 Ellis
Hotel St. Francis....Powell and Geary
Kingsbury, George W.....Lick House
Kirkpatrick, John C.....Palace Hotel
Occidental Hotel.....Montgomery
St. Nicholas Hotel Co.....
.....Market and Hayes
Turpin, F. L., The Royal.....126 Ellis

HOUSEHOLD UTENSILS.

Wiester & Co.....22 Second

ICE DEALERS.

Consumers' Ice Company...420 Eighth
Merchants' Ice and Cold Storage
Co.....Lombard and Sansome
Union Ice Co.....735 Fourth

INSURANCE.

Ahpel & Bruckman.....209 Sansome
Alliance Assurance Co...416 California
Berthau, Cesar.....423 California
Butler, Geo. E.....413 California
Com'l Union Assurance Co.....
.....416 California
Craig, Hugh.....210 Sansome
Davis, J. B. F. & Son.....215 Sansome
Dornin, Geo. D.....Hayward Bldg
Firemen's Fund Insurance Co....
.....401 California
German Ins Co., of Freeport..337 Pine
Grant, Geo. F.....218 Sansome
Gutte & Frank.....303 California
Herold, Rudolph Jr.....415 California
Ins. Co. of North America....202 Pine
Landers, William J.....205 Sansome
Liverpool & London & Globe Ins.
Co., The.....422 California
Manheim, Dibbern & Co...217 Sansome
Milwaukee Mechanics' Ins. Co....
.....410 California
Nathan & Kingston...501 Montgomery
New York Life Ins. Co.....Mills Bldg
New Zealand Ins. Co....312 California
Northwestern National Insurance
Co.....315 Safe Deposit Bldg
Norwich Union Fire Ins. Society..
.....314 California
Pacific Mutual Life Ins. Co. of
Cal..Montgomery and Sacramento
Pacific Surety Co....Safe Deposit Bldg
Palache & Hewett.....313 California
Parker, Chas. M. T.....
....409 Mutual Savings Bank Bldg
Potter, Edward E.....412 Pine
Preferred Accident Insurance Co..
.....Mills Bldg
Shields, A. M.....Crocker Bldg
Sperling, Frank.....307 Parrott Bldg
Stovel, C. J.....122 Sansome
Transatlantic Fire Ins Co..213 Sansome
Voss, Conrad & Co.....204 Sansome
Watson, Taylor & Sperry.....322 Pine
Watt, Rolla V.....Pine & Sansome
Wilson & Painter..321 Hayward Bldg

IRON WORKS.

California Iron Yard.....640 Second
Macauly, H. C. & Co.....155 Bluxome
Morton & Hedley.....215 Harrison
Vulcan Iron Works.....505 Mission

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co.....214 Post
Nippon & Company.....507 Dupont
Solomon, C., Jr.....422 Battery

JAPANESE AND CHINESE SILKS.

Hart, B.....13 Sansome
Mendelson Bros.....7 Battery

JEWELERS.

Baldwin Jewelry Co.....844 Market
Bohm, Bristol Co.....104 Geary
Brittain & Co.....120 Geary
California Jewelry Co.....134 Sutter
Carrau & Green.....220 Sutter
Eisenberg, A. & Co.....126 Kearny
Elgin National Watch Co..206 Kearny
Fershtand, Theodore.....126 Kearny
Glindeman, W.....5 Third
Greenzweig, George & Co..206 Kearny
Hall, A. I. & Son.....643 Market
Hammersmith & Field.....36 Kearny
Huguenin, Adolph.....126 Kearny
Isaacs, Abe.....343 Kearny
Judis, Alphonse Co.....
.....Mutual Savings Bank Bldg
Nordman Bros.....134 Sutter
Phelps & Adams.....120 Sutter
Radke & Co.....118 Sutter
Schneidewind, H. J.....822 Valencia
Schussler, M. & Co.....713 Market
Schwartze, K. G.....502 Battery
Schweitzer, Joseph.....707 Market
Shreve & .Co.....Crocker Bldg
Sorenson, James A. Co.....103 Sixth
Vanderslice, W. K. & Co....136 Sutter

JEWELERS' SUPPLIES.

Armer & Weinshenk.....220 Sutter
Muhs & Lochbaum Co.....738 Mission

KNITTED GOODS.

Gantner & Mattern Co.....20 Post
Pfister, J. J. Knitting Co.....60 Geary

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.....134 Post
Magnin & Co.....920 Market
Marks Bros.....1210 Market
Rosenthal, S. & Co.....937 Market

LADIES' TAILORS.

Flamm, G.....1435 Polk
Gadner, A.....2012 Fillmore
Lowenthal & Co.....914 Market
Paternost, J.....684 Sutter
Rothschild, M.....526 Sutter

LAMPS.

Boesch Lamp Co.....585 Mission
Bauer Lamp & Reflector Co.510 Mission

LAUNDRIES.

La Grande Laundry.....23 Powell
National Laundry Co.....472 Geary
S. F. Laundry Association....131 Ellis
U. S. Laundry Association.....
.....3111 Sixteenth
White Star Laundry.....330 Market

LAUNDRY MACHINERY.

Troy Laundry Machinery Co.....
.....583 Mission

LAW BOOK PUBLISHERS.

Bancroft-Whitney Co....612 California

LEAF TOBACCO DEALERS.

Kohlberg & Co.....526 Washington

LEATHER AND LEATHER GOODS DEALERS.

Bissenger & Co.....401 Front
Brown & Adams.....325 Front
Dulfer & Nelson.....209 Mason
Frank, S. H. & Co.....408 Battery
Harpham & Jansen....524 Washington
Kullman, Salz & Co.....582 Mission
Wagner Leather Co.....306 Clay

LIME AND CEMENT.

Cowell, Henry & Co.....211 Drumm
Holmes Lime Co.....24 Sacramento

LITHOGRAPHERS.

Britton & Rey.....525 Commercial
Galloway Lithographing Co.....
.....410 Sansome
Mutual Label and Lithograph Co..
.....Second and Bryant
Roesch, Louis Co.....325 Sansome
Union Lithograph Co.....325 Sansome

LIVERY STABLES.

Christensen, E. C. & Son..1210 Valencia
Clemens, C. J.....409 Taylor
Kelly, Thos. & Sons.....1629 Pine
Nolan, John & Sons....1611 California

LUMBER DEALERS.

Albion Lumber Co..33-34 Crocker Bldg
Blyth & Trott.....Spear and Mission
Casper Lumber Co..812 Hayward Bldg
Dodge, E. J. Co.....6 California
Dolbeer & Carson.....10 California
Excelsior Redwood Co.....8 California
Gage, Mills & Co.....330 Market
Gray's Harbor Commercial Co....
.....237 California
Greenewald, O. H.....308 Crossley Bldg
Hammond Lumber Co..Hayward Bldg
Hihn, F. A. Co.....Santa Cruz
Hobbs, Wall & Co., Inc 124 California
Hooper, C. A. & Co.....204 Front
Hooper, F. P. & J. A.....4 California
Jones, Richard C. & Co.....739 Bryant
Meyer, Adolph.....1510 Devisadero
Pacific Lumber Co.....Rialto Bldg
Pope & Talbot.....314 California
Renton, Holmes & Co.....Mills Bldg
Scott & Van Arsdale L. Co.....
.....Fifth and Brannan
S. F. Lumber Co.....Third and Berry
Sierra Lumber Co.....320 Sansome
Simpson Lumber Co.....14 Spear
Slade, S. E., Lumber Co....6 California
Tacoma Mill Co.....300 California
Truckee L. Co. of S. F.....6 California
Union Lumber Co...Sixth and Channel

MACARONI MANUFACTURERS.

California Italian Paste Co.....
.....347 Sacramento

MACHINERY AND ENGINEERS' SUPPLIES.

Bay City Engineers & Supply
Co.....322 Howard
Cal. Hydraulic Engineering and Sup-
ply Co.....17 Fremont
California Engineering and Con-
struction Co.....907 Rialto Bldg
California Tool Works.....143 Beale
Cyclops Iron Works.....223 Main
Evans, C. H. & Co.....183 Fremont
Garratt, W. T. & Co.Fremont & Natoma
Hall, Robert.....108 Main
Harron, Rickard & McCone..21 Fremont
Henshaw, Bulkley & Co.....
.....Fremont and Mission
Martin Pipe & Foundry Co.....
.....33 New Montgomery
Meese & Gottfried Co.....167 Fremont
Moore, Chas. C. & Co..First and Mission
Pacific Tool and Supply Co..467 Mission
Pennington, Geo. W. Sons. Inc....
.....313 Folsom
Ralston Iron Works.....222 Howard
Rogers' Engineering Co.....
.....109 New Montgomery
Tatum & Bowen.....34 Fremont
The Compressed Air Machinery Co.
.....26 First
Union Iron Works.....222 Market

MANUFACTURERS' AGENTS.

Eberhard Co., The Geo. F...12 Drumm
French & Linforth.....308 Market
Hughson & Merton.....105 Front
Luscombe & Isaacs.....22 Sansome
Morgan & Allen Co.....134 Sutter
Robinson, Geo. H.....226 Bush
Young, Carlos G.....23 Davis

MARBLE WORKS.

Musto, Jos. & Sons.....709 Battery

MATTRESSES AND UPHOLSTERY.

Crescent Feather Co...510 Washington
Hoey, John.....716 Mission
Schrock, W. A.....21 New Montgomery

MEN'S FURNISHING GOODS.

Atkins, R. C. & Sons..123 Montgomery
Baumel, Fred J.....1608 Market
Bullock & Jones Co.....106 Sutter
Cluett, Peabody & Co.....582 Mission
Elkus Brenner Co.....17 Battery
Greenebaum, Weil & Michels.....
.....17 Sansome
Hansen & Elrick....Market and Third
Keller, M. J. Co.....1028 Market
McNamara & Moran.....7 Battery
Meyerstein Co.....6 Battery
Morgan Bros.....229 Montgomery
Rogerson, J. C.....535 Valencia
Schoenfeld, Adolph.....1334 Market
The Toggery.....628 Market
United Shirt and Collar Co..25 Sansome

MERCHANT TAILORS.

Growall, W. L. Co..Mut. Sav. Bk. Bldg
Harshall, Abe.....12 Kearny
Lyons, Charles.....721 Market
Poheim, J. T.....1110 Market
Reid, John & Son.....78 Geary

METAL WORKS.

American Can Co.....214 Mission
Finn, John Metal Works...313 Howard
Pacific Metal Works.....139 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Pacific Micro Materials Co.....
.....645 Market

MILK AND CREAM.

Berkeley Farm—N. J. Nelson.....
.....1228 Folsom
Jersey Farm Co.....851 Howard
Loewe, Wm. G.....624 Russia
S. F. Cream Depot.....1929 Mission
Standard Milk Co.....3201 16th

MILLINERY.

Hinz & Landt.....543 Market
Holm & Nathan.....512 Market
Muller & Raas Co.....
....New Montgomery and Mission
Spencer & Mitau .....1026 Market
Toplitz, R. L. & Co.....545 Market
Zobel, Lud. Co.....919 Market

MILLWRIGHTS.

Dibert Mfg. Co.....225 Mission

MINERAL WATERS.

Cook's Mineral Water...19th & Castro
Eggers, Chas. & Co.....118 Eureka
Mt. Shasta Mineral Spring Co.....
.....Sixth and Brannan

MINING COMPANIES.

Alaska Treadwell Gold Mining Co.
.....Mills Bldg.
Bourn, W. B.....401 California
Pew, John W.....310 Pine
Quarre, Geo....Cal. Safe Deposit Bldg.
Ralston, W. C.....331 Pine

MINING MACHINERY.

Woodbury, Geo. E.....223 First

MUSLIN AND FLANNELETTE UNDERGARMENTS.

Reynolds, The Geo. W. Co..597 Mission

MUSTARD MANUFACTURERS.

Burr, C. C. & Co.....2111 Stockton

NECKWEAR. MANUFACTURERS.

Heineman, H. M.....109 Sansome

NOTIONS.

Son Bros. & Co.....13 Sansome

OILS.

Porter, W. S.....Hayward Bldg.
Standard Oil Co.....Rialto Bldg

OPTICIANS.

Berteling Optical Co.....16 Kearny
California Optical Co.....205 Kearny
Chinn-Beretta Optical Co...991 Market
Haskell & Jones Co.....243 Grant Ave.
Hirsch & Kaiser.....7 Kearny
Kahn, H. & Co.....642 Market

OYSTER DEALERS.

Darbee & Immel.. 30 Union Sq. Market
Morgan Oyster Co., The.....614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Association.308 Market

PAINTS AND OILS.

Bass-Hueter Paint Co.....816 Mission
Cal. Paint Co.....236 First
Clinch, C. G. & Co.....7 Front
Fuller, W. P. & Co....Pine and Front
Magner Bros.....215 California
Nason, R. N. & Co.....115 Front
Whittier-Coburn Co.....20 Fremont

PAINTERS AND PAPER HANGERS.

Beck, W. T. & Sons....729 Devisadero
Brace, N.....447 Valencia
Downing, Thomas, Inc.....289 Post
Fraser, John P.....418 Post
Johnson, Joseph A.....517 California
Stader, C.....Glen Park
St. Denis, J. & Co.....344 Sutter
Stein, M.....30 Sacramento
Swan, J. S.....717 Market

PAPER BOXES.

Pacific Fold. P. B. Factory..14 Fremont

PAPER AND PAPER BAG MANUFACTURERS.

Cal. Paper and Board Mills.....
.....40 California
Crown Paper Co.....707 Front
Union Bag and Paper Co....406 Front
Union Pulp and Paper Co..410 Sansome

PAPER AND PAPER BOXES.

Fleishhacker, A. & Co.....520 Market

PATENT DOOR OPENERS AND CLOSERS.

Rischmuller, Geo.....2449 Nineteenth

PHARMACEUTICAL PREPARATIONS.

Burgess, Frank P.....941 Howard
California Fig Syrup Co....392 Church
Law, Herbert E.....Rialto Bldg
National Pharmacy Co..214 Townsend

PHOTOGRAPHERS.

Taber Photo Co.....121 Post
Weidner, Chas.....36 Geary

PHOTO-ENGRAVERS.

Bolton & Strong.....621 Clay
Sunset Photo & Engraving Co....
.....Market and Tenth
Union Photo Engraving Co.....
.....144 Union Square Ave.

PHOTOGRAPHIC SUPPLIES.

Andrews, T. P.....109 Montgomery
Kirk, Geary & Co.....112 Geary

PIANO AND ORGAN DEALERS.

Allen, Wiley B. Co.....931 Market
Curtaz, Benj. & Son.....20 O'Farrell
Kohler & Chase.....Kearny and Post
Mauzy, Byron.....308 Post
Pommer-Eilers Music Co....653 Market
Sherman, Clay & Co.....139 Kearny

PICKLE MANUFACTURERS.

Fisher Packing Co....509 Commercial
Pacific Vinegar and Pickle Works.
.....122 Davis

PLANING MILLS.

Birth, L. H.....709 Bryant
Hansen, A.....Berry, near Sixth
Townley Bros.....18th and Folsom

PLUMBERS.

Ickelheimer, S. & Bro.....20 Geary
Murray Bros.....623 Sacramento
Snook, Wm. & Son....602 Montgomery
Wilson, W. F.....328 Stockton

PLUMBING, HEATING AND STEAM SUPPLIES.

Dalziel-Moller Co.....557 Mission
Gulick & Wetherbee.....210 Mason
Tay, Geo. H. Co.....49 First

PORK PACKERS AND PROVISION DEALERS.

Armour Packing Co.....309 Davis
Buttgenbach, Joseph.....336 Fourth
Cudahy Packing Co.....125 California
Heineman & Stern.....906 Larkin
Roth, Blum & Co.....201 California
South S. F. Pack. &. Prov. Co..117 Davis
Western Meat Co..Sixth and Townsend
Wilfert Bros.....1378 Market

POULTRY AND DAIRY PRODUCE.

Fodera, A.....526 Montgomery
O'Brien & Spotorno.....Cal. Market
Tiddy, Richard.....Spreckels Market

POWDER WORKS.

The California Powder Works....
.....330 Market

PRESS CLIPPINGS.

Allen's Press Clipping Bureau ....
.....30 California

PRINTERS.

Barry, The J. H. Co..429 Montgomery
Bent & Meyerderks.....40 California
Commercial Publishing Co...463 Mission
Cubery & Co.....587 Misslon
Dempster Bros..Glen Park Ave. & Bond
Freygang-Leary Co.....113 Davis
The Gilmartin Co.....1019 Market
Janssen Printing and Binding Co..
.....23 Stevenson

Monahan, John & Co..412 Commercial
Murdock, C. A. & Co.....532 Clay
Partridge, John.....306 California
Pernau Bros.....543 Clay
Phillips, Smyth & Van Orden..508 Clay
Roberts, John W.....220 Sutter
Spaulding, George & Co.....414 Clay
Stanley-Taylor Co., The....656 Mission

PRINTERS' INK.

Reed & Goodman.....513 Sacramento

PRINTING MACHINERY.

Swain, Hadwen Mfg Co.....215 Spear

PRINTING—SPANISH.

Torres, Jos. M.....518 Sacramento

PROPERTY OWNERS.

Andros, Milton.....320 Sansome
Bishop, Thomas B.....532 Market
Crocker Estate Co....54 Crocker Bldg
De Vecchi, Poalo, M. D..Crocker Bldg
Deichmiller, C., D. D. S.....
.....Y. M. C. A. Bldg
Flood, James L.....7 Nevada Block
Gibbons, Henry, Jr., Dr.....920 Polk
Hewes, D.....412 Kearny
Hill, Horace L.....124 Sansome
Hooker, C. G.....967 Bush
Law, Hartland .....Crossley Bldg
Mayre, Geo. T., Jr....234 Montgomery
McNutt, Dr. W. F.....1220 Sutter
Parrott, John .....401 Parrott Bldg
Payson, A. H.....641 Market
Pierson, Wm. M.....Crossley Bldg
Pillsbury, E. S.....105 Crocker Bldg
Quinn, John E.....711 Jones
Rosenthal, Dr. C. H.....636 Baker
Scheeline, S. C.....214 Pine
Schussler, Herman.....126 Stockton
Shiels Estate Co.....324 Bush
Stevens, Martin.....Mills Bldg
Tevis, Wm. S.....Mills Bldg
Van Orden, Dr. C. L.....606 Sutter
Wilson, A. W.....2430 Broadway

PUMPING MACHINERY.

Dow, Geo. E., Pumping Engine Co.
.....149 First
Jackson, Bryon, Machine Works...
.....411 Market
Stilwell-Bierce & Smith Vaile Co..
.....11 First

RATTAN WORKS.

Coulter's Rattan Works.....227 Sutter

REAL ESTATE DEALERS.

Ashton & Gardiner.....411 Montgomery
Babin, Landry C.....413 Kearny
Baldwin & Howell.....25 Post
Baldwin, O. D. & Son..22 Montgomery
Boardman Bros. & Co..138 Montgomery
Buckingham, A. E.....26 Montgomery
Burnham & Marsh Co..211 Montgomery
Bush, David & Son..Safe Deposit Bldg
Cranston, Wm. Co.....114 Montgomery
Crim, W. H. & Co.....118 Montgomery
Davis, Alfred E.....323 Montgomery
Easton, Eldridge & Co.....638 Market
Ehrenpfort, Wm.....801 Fillmore
Giselman, William, Trustee.....
.....120 Phelan Bldg
Hendrickson, William & Co.....
.....614 Claus Spreckels Bldg
Heyman, Oscar .....14 Post
Hooker & Lent.....14 Post
Hooper, E. J.....26 Montgomery
Investors' Agency, The.....
.....Mutual Bank Bldg
Madison & Burke.....30 Montgomery
Magee, Thos. & Sons....5 Montgomery
Martin, Walter S.....916 Market
McElroy, R. D.....4 Phelan Bldg
Nelson, Johnson & Co..203 Montgomery
Oliver, P. B.....114 Montgomery
Patterson, George W. H.....
.....202 Examiner Bldg
Realty Syndicate, The.....14 Sansome
Rich, A. J. & Co.....112 Montgomery
Schlesinger, Nathan...304 Montgomery
Shainwald, Buckbee & Co.....
.....210 Montgomery
Strassburger, I. & Co....484 California
Surryhne, F. B.....138 Montgomery
Umbsen, G. H. & Co.....14 Montgomery
Von Rhein Real Estate Co., Inc..
.....513 California
Woodward, Edwin W..11 Montgomery

RECREATION GROUNDS.

Herman, R.....Harbor View Park

REFINERS.

Selby Smelting and Lead Works..
.....416 Montgomery

RESTAURANTS.

Arfsten, Eichler & Co.....228 Kearny
Bay State Restaurant.....29 Stockton
Bergez, John.....332 Pine
Bertz, J.....24 Ellis
Besozzi, Louis.....504 Market
Blanco, A. B...N. E. cor. Eddy and Mason
Breuss, M. A.....70 Third
Christesen, M. A. C.....26 Fifth
Collins & Wheeland...329 Montgomery
Detjen & Mengel.....35 Market
Galindo, F. B.....133 O'Farrell
Johnson Restaurant Co....725 Market
Krone, F. W.....35 Geary
Larsen, C. G.....16 Eddy
Malfanti, J. & Co.....110 O'Farrell
Nissum, James .....115 Grant Ave.
Peterson, P.....623 Kearny
Pouchan & Schlatter .....33 O'Farrell
Priet, P. & Co.....Geary and Stockton
Ravn & Karstensen.....111 Market
Swain, Frank A.....213 Sutter
Techau, R. J.....Mason, near Ellis
Westerfeld, P. & Co.....1035 Market
Wicker & Hermanson.....
.....Market St. and Park Ave.
Zinkand, Chas. A.....927 Market

RIGGERS.

Smith & Rice.....118 Howard

ROOFERS AND ROOFING MATERIALS

Pacific Refining and Roofing Co..
.....113 New Montgomery

ROOFING AND BUILDING PAPER.

The Paraffine Paint Co.....24 Second

RUBBER GOODS.

Boston Woven Hose and Rubber Co.....14 Fremont
Powers Rubber Co.....42 Sacramento
Goodyear Rubber Co.....577 Market
Morgan & Wright.....1067 Mission
West Coast Rubber Co....32 Fremont
Winslow, C. R. & Co.....44 Second

RUBBER STAMPS.

Patrick & Co.....111 Sansome

RUG MANUFACTURERS.

California Rug Co.Fillmore & Lombard

SAFES

Halls' Safe and Lock Works.....
.....605 Market
Hermann Safe Co.....307 Battery
Parcells-Greenwood Co..216 California

SAW WORKS.

California Saw Works.....210 Mission
Simonds Saw Co.....31 Main

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co.....122 McAllister

SCOTCH TWEEDS.

Craig Bros.....120 Sutter

SCREEN WORKS.

Quick, John W.....221 First

SEEDS AND GRAIN.

Bowen, E. J.....815 Sansome

SEEDS AND PRODUCE.

Volkman, Chas. M. & Co.....408 Front

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons.....17 Spear
Gladding, McBean & Co....Rialto Bldg
Steiger Terra Cotta and Pottery Works .....Mills Bldg

SEWING MACHINES.

Evans, J. W.....1021 Market
Jackson, Wm. E.....612 Montgomery
Singer Mfg. Co.....22 Post
White Sewing Machine .....300 Post
Willcox & Gibbs Sewing Machine Co.....334 Post

SHEET IRON AND PIPES.

Smith, Francis & Co.....83 Fremont

SHEET METAL WORKS.

Shields, Thomas.....548 Mission

SHEET MUSIC AND MUSICAL INSTRUMENTS.

Mauvais, The Zeno Music Co.....
.....933 Market

SHIP BUILDERS.

Boole, W. A. & Son, Inc..20 California
Hay & Wright.....36 Steuart
Turner, Matthew .....40 California
Whelan, John A. & Bros....28 Steuart

SHIP CHANDLERS.

Foard, L.....3 Steuart
Josselyn, G. M. & Co.....38 Market
Lewis, Anderson & Co.....24 East

SHIPPING AND COMMISSION.

Alexander & Baldwin, Ltd..308 Market
Balfour, Guthrie & Co..316 California
Chapman, W. B.....123 California
Dempster & Son.....320 Sansome
Eddy, Falk & American Trading Co.....123 California
Gale, J. W.....410 Davis
Grace, W. R. & Co.....
..N. E. cor. California and Battery
Herrmann, Geo. Co.....310 Sacramento
Johnson-Locke Mercantile Co.....
.....123 California
Lund, Henry & Co...Pine and Sansome
Marcus, Geo. & Co.....418 California
Mitsui & Co.....222 Sansome
McNear, G. W.....326 California
Meyer, Wilson & Co.....210 Battery
Moore, Ferguson & Co..310 California
Newhall, H. M. & Co.....309 Sansome
Otis, McAllister & Co....109 California
Parrott & Co.....306 California
Pinet, J. & Co.....3 California
Plummer, Geo. E. & Co....51 Steuart
Spreckels, J. D. Bros. & Co..327 Market
Tyson, R. J. & Co.....18 California
Ulrichs, J. F.....122 Clay
Williams, Dimond & Co.....202 Market

SHIPSMITHS.

Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.

Ulman, Seeligsohn & Brown.....
.....715 Mission

SILK MANUFACTURERS.

Carlson-Currier Co.....8 Sutter
Nonotuck Silk Co.....535 Market

SILVERWARE.

Glidden, W. B.....110 Sutter
Whitney, John B.....120 Sutter

SMOKERS' ARTICLES.

Heininger, C. P. & Co.....535 Market

SOAP & TALLOW MANUFACTURERS.

Fischbeck & Glootz....214 Sacramento
Lille, Charles.....
.....N. W. cor. Bay and Webster
Luhn, Otto & Co.....117 Diamond
Newell & Bro.....217 Davis

SODA MANUFACTURERS.

Horstmann Co., John.....675 Bryant

SODA WATER APPARATUS AND SUPPLIES.

G. J. Becht Company.....572 Geary

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co..Union & Octavia

SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co.....141 First

STAMP DEALERS

Sellschopp, W. & Co.....113 Stockton

STARCH MANUFACTURERS.

Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towne.....55 First
Bonestell, Richardson Co..401 Sansome
Crocker, H. S. Co.....215 Bush
Heynemann, Milton, Marshall Co..
.....415 Montgomery
Le Count Bros.....533 Market
Zellerbach, A. & Sons.....418 Sansome

STEAMSHIP AND TRANSPORTATION COMPANIES.

Cal. Transportation Co....Pier No. 5
Cook, Thos. & Co.....621 Market
Fugazi, J. F. & Co..5 Montgomery Ave.
International Navigation Co....21 Post
Loveland, H. D., Manager Pacific Traffic Com. Co....Hayward Bldg
Northern Commercial Co.Crossley Bldg
Occidental and Oriental Steamship Co.....421 Market
Pacific Coast Steamship Co...10 Market
Pacific Mail Steamship Co..421 Market
Toyo Kisen Kaisha .....421 Market

STEVEDORES.

Eschen & Minor.....8 Mission
Freese, A. C.....55 Mission

STORE AND OFFICE FIXTURES.

Simmen, John .....348 Phelan Bldg
Thoms, J. W.....
.....1009 Claus Spreckels Bldg

STOVE AND IRON FOUNDRIES.

Graham, James, Mfg. Co....14 Second
Steiger & Kerr.....18th and Folsom

SURGICAL INSTRUMENTS.

Folkers, G. A. W.....330 Post
Hoppe & McConnell.....404 Sutter

SURVEYING INSTRUMENTS.

Lietz, A. Co.....422 Sacramento

SYRUPS.

Colonial Maple Sugar and Syrup Co.....3460 Twenty-fifth
Long Syrup Refining Co.....
.....Eighth and Brannan
Pacific Coast Syrup Co....713 Sansome

TABLE CEREALS.

Pacific Cereal Association.....226 Clay

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Arnstein, Simon & Co.....585 Market
Baumgarten, J. & Co.....578 Mission
Ford, C. W. R. & Co.....116 Sutter
Reiss Bros. & Co.....24 Sutter

TAILOR TO TRADE.

Hilp, Henry, Tailoring Co., Inc...
.....569 Market

TANNERS.

Eagle Tannery .....
.....26th and San Bruno Ave.
Legallet-Hellwig Tanning Co.....
.....401 Front
Norton Tanning Co.....312 Clay

TEAS, COFFEES AND SPICES.

Argonaut Tea and Spice Co.....21 Main
Brandenstein, M. J. & Co.....
.....Spear and Mission
Burmester, Henry W.....1854 Market
Caswell, Geo. W. & Co..414 Sacramento
Folger, J. A. & Co.....104 California
Grandjean, Henry .....419 Jackson
Guittard Mfg. Co.....119 Front
Hills Bros .....128 Market
Huddleston & Co.....52 Market
Jones-Paddock Co.....26 Fremont
Schilling, A. & Co...Second and Folsom
Thierbach, Chas. F. & Co..306 Battery
Tyler, S. H. & Son.....310 Front

TELEPHONE AND TELEGRAPH COMPANIES.

Pacific States Telephone and Telegraph Co., The .....216 Bush

TENTS AND AWNINGS.

Ames & Harris, Inc...100 Sacramento
Neville & Co.....31 California

THEATERS.

Belasco & Meyer.....Alcazar Theater
Walter Orpheum Co.....113 O'Farrell

TIMBER PRESERVING.

S. F. Timber Preserving Co.....
.....223 Folsom

TIN PLATE MANUFACTURERS.

Williams, I. B.....Mills Bldg

TITLE INSURANCE.

California Title Insurance and Trust Co.....410 Montgomery

TOWEL COMPANIES.

Mercantile T. & L. Co.....331 Eighth
S. F. Towel Co., The.....819 Folsom

TOYS AND NOVELTIES.

Cal. Notion and Toy Co.....526 Market

TRANSFER COMPANIES.

S. F. Transfer Co.....118 Ellis
Morton Special Delivery Co.....
.....110 Battery
Pacific Transfer Co.....20 Sutter
People's Express Co.....106 Steuart
Wells, Fargo & Co. Express.....
.....Second and Mission

TRUNKS.

Hirschfielder & Meaney.....14 Sutter
Malm, C. A. & Co.....220 Bush
Oppenheimer, James .....1 Ellis
Pacific Trunk and Bag Co..625 Mission

TURKISH BATHS.

Greenhood, L. H.....222 Post
Lindstrom & Johnson.....415 Sutter

TYPEWRITERS AND SUPPLIES.

Alexander, L. & M. & Co.....
.....110 Montgomery
Bannan's Typewriter Exchange....
.....307 Montgomery
Bornemann, Geo. C. & Co....117 Sutter
West Coast Typewriting Co.....
.....401 Hayward Bldg
Yost Writing Machine Co.....
.....327 Montgomery

UNDERTAKERS.

Gray, N. & Co.....353 Sutter
Halsted & Co.....946 Mission
Maass, H. F. Co.....917 Mission
Valente, Marini & Co....1524 Stockton

UNDERTAKERS' SUPPLIES.

California Casket Co.....934 Mission

UNDERWEAR.

Deimel Linen Mesh System Co....
.....110 Sutter

UNIFORMS AND REGALIA.

Pasquale, B. & Sons.....123 Geary

VALVES AND FAUCETS.

West Coast Safety Faucet Co.....
.....223 Mission

VARNISH MANUFACTURERS.

Berry Bros., Ltd.....809 Mission

VINEGAR MANUFACTURERS.

Consumers' Y. & V. Works....213 Eddy

WAGON AND CARRIAGE MATERIALS

Holt Bros. Co.....30 Main
Waterhouse & Lester .....16 Beale

WALL PAPER AND MOLDINGS.

Quadt, John .....1614 Market
Tozer, L. & Son .....762 Mission
Uhl Bros.....655 Market

WAREHOUSES.

Grangers' Business Association...
.....309 California
Haslett Warehouse Co., The.....
.....206 California
Lombard Warehouse Co., Inc.,.....
.....225 Fremont
S. F. Warehouse Co.....41 First
South End Warehouse.....
.....Townsend and Second

WELL BORERS.

Lowe, J. W.....126 Kearny

WIRE AND WIRE ROPE.

Pacific Steel and Wire Co....100 Front

WELSBACH MANTLES AND SUPPLIES

Welsbach Co.....359 Sutter

WINES AND LIQUORS.

Arnhold, B. & Co.....
.....Townsend and Stanford
Berges & Domeniconi....708 Sansome
Braunschweiger & Co.....5 Drumm
California Wine Association..661 Third
Chauche & Bon.....17 First
Chevalier, F. & Co.....15 Beale
Crown Distilleries Co...Beale & Mission
French-American Wine Co.....
.....756 Brannan
Friedman, Paul .....312 Battery
Gundlach-Bundschu Wine Co., The.
.....434 Bryant
Herrscher-Samuel Co., Inc...521 Market
Hey, Grauerholz & Co.....224 Front
Hilderbrandt, Posner & Co..118 Market
Holtum-Schmidt Co., Inc....565 Market
Holtum, Ferdinand .....517 California
Hotaling, A. P. & Co.....431 Jackson
Italian-Swiss Agricultural Colony..
.....518 Montgomery
Jones, Mundy & Co.....123 California
Korbel, F. & Bros.....723 Bryant
Kuhls-Schwarke & Co.....129 Sutter
Lachman & Jacobi....Second & Bryant
Levy, Simon & Co.....211 Battery
Livingston & Co.....206 Davis
Lubben, John..California and Sansome
Lyons, E. G. and Rass Co., The....
.....549 Mission
Mann, C. M. Co., Inc., successor to I. de Turk.....216 Sacramento
Martinoni, E.....714 Front
McDonald & Cohn.....120 Front
McLeod & Hatje.....515 Market
Meinecke, Chas. & Co..314 Sacramento
Metzger, Leo & Co.....118 Battery
Moore-Hunt Co., The Jesse..200 Davis
Naber, Alfs & Brune.....323 Market
Napa and Sonoma Wine Co.....
.....10th and Howard
Neuman, W. & Co.....501 Market
Oakville Wine Co....Folsom and Army
Pike, B. D. & Co.....213 Battery
Rathjen Co., The.....46 Ellis
Rheinstrom Bros.....125 Mission
Rosenblatt Co., The .....717 Battery
Schilling, C. & Co.....230 Brannan
Schlesinger & Bender .....
.....Brannan and Boardman
Schultz, Wm. A. & Sons....523 Front
Shea, Bocqueraz & Co.....525 Market
Siebe Bros. & Plagemann..328 Sansome
Spruance-Stanley Co.....410 Front
Sroufe, John & Co.....208 Market
Sutter Home Wine and Distilling Co.....1295 Folsom
Van Bergen, N. & Co.....418 Clay
Weniger, P. J. & Co.....101 Powell
Wetmore, Bowen & Co.....410 Post
Wichman, Lutgen & Co.....29 Battery

WIRE AND WIRE ROPE.

American Steel and Wire Co..10 Pine
Roebling's, John A. Sons Co.....
.....25 Fremont

WOOD DEALERS.

Union Wood and Timber Co.....
.....Third Street Wharf

WOOD MANTEL MANUFACTURERS.

Bush & Mallett Co.....Crossley Bldg
Rigney, Thos. F.....641 Mission

WOOD AND WILLOW WARE.

Levenson & Co.....209 Front
Unna, Harry Co., The.....144 Bluxome

WOOL.

Denigan, Thos., Son & Co..132 Market
Koshland, S. & Co.....426 California
San Francisco Wool Sorting and Scouring Co.....652 Fifth

WOOLEN MANUFACTURES.

Golden Gate Woolen Mfg. Co.....
.....19th and Bryant
Sheideman, B.....214 Pine

WRECKERS.

Whitelaw Wrecking Co.....253 Spear

YEAST MANUFACTURERS.

Golden Gate Compressed Yeast Co. and Potrero Yeast and Vinegar Co.....343 Sutter

MERCHANTS' ASSOCIATION REVIEW.

CIRCULATION, 6,000 COPIES.

Issued monthly at the office of the Association, Mills Building, 7th Floor, Rooms 6, 7, 8 and 9. Telephone Main 5945.

FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the REVIEW.

FRANK MORTON TODD, EDITOR.

MEN FIRST, "PRINCIPLES" AFTERWARDS.

One of the most persistent of all the errors that contribute to the failure to govern our cities properly is the belief in a reliance upon the political principles of candidates instead of their personal character. A contemporary was insisting upon it only the other day—that the voter should base his choice on "principles, not men." It is an outworn doctrine among persons of intelligence, and never has obtained for long among any people that have been notably successful in maintaining honest and efficient government; but it is so easy to say, and contains such an appearance of truth, that hardly any argument but that of experience will convince the party-bound voter that it is wrong.

Nothing suits the boss better. It is the very thing to give currency and face value to party cries. It is no trick at all to set up a dummy candidate and charge his vocal magazine with "principles"—platitudes on "issues," invented to conceal the main one of honesty and patriotism in office. It is a great deal like putting our faith in charters. Anybody can promise to live up to the Charter. The question for the voter is, Will he do it?

Of all the cities in this country that have suffered from spoils politics and debased government, Chicago has made the best fight for emancipation. And the experience of Chicago demonstrates that progress can be made only by reversing the aphorism, and demanding men first, principles afterward. We must have men of character, of known courage, ability and honor. Beyond those essential requisites, what particular political abstractions they may think they represent makes no difference whatever in the affairs of city administration, provided, of course, they are not reckless cranks.

That is the plan on which the Chicago Municipal Voters' League has successfully operated to seat an honest majority in the Chicago Common Council and to make politics profitless for aldermanic boodlers. It is the only plan that will ever work a cure for diseased municipal politics in this country. San Francisco will have to learn to apply it, or suffer bitterly during the next few years.

SECRETARY SHAW ON AN ELASTIC CURRENCY

During his visit to San Francisco, Secretary Shaw made, properly enough, a campaign speech at the Alhambra Theater. That was in his character as a party politician. In his character as a citizen and a federal official, standing above the divisions of parties, he also delivered an address at a banquet tendered him by citizens of San Francisco, on the improvement or reform of our currency, a matter in which every business man and every citizen should be actively interested, and which should never be permitted to become a partisan issue, and will not except through some colossal error.

The REVIEW prints this address in full (although it contains little that is new), believing every reader will see its importance. It is a model of simple English, and of brief and lucid exposition—both characteristics the result of clear-cut thought and vision. In this it is a remarkable contribution to the discussion of a vexatious fiscal problem that has been too thickly befogged by the random attacks of people who knew nothing about it.

There may come, in time, a better plan than the honorable Secretary's, as he suggests, but it will not be evolved by impractical doctrinaires, nor by fiat money agitators, nor by misguided people who demand for their own mysterious reasons that the banking business shall be conducted through some other agency than banks.

ARE THE POLITICIANS THE WHOLE THING?

It is the old question of a government by the people. Has the phrase any meaning beyond the mere right to choose, between two or more groups of politicians, which shall govern us, assess and collect our taxes, spend our money? If we believe that is the extent of self-government in this country, then we are justified, after voting one crowd into office or trying to prevent it from getting there, in standing back and keeping hands off and letting them run the thing as they will, without a remonstrance for any betrayal of trust or abuse of power they are minded to commit; give them two years of absolute license, and timidly concede that all we, the people, the body of citizens, has a right to do in the matter is confined to one act at the polls in two years.

But if we understand, and purpose to act upon, the theory that the citizens are the governing body, and the office holders are their servants, with delegated powers to enable them to serve the public without injuring it, then it becomes the duty of the citizen, when the public servant proves to be a public enemy bent upon damage, to intervene and prevent if possible the threatened injury.

If we are to have good government in this country the citizen must claim a standing in political affairs beyond that of a mere voter, and he must be ready to assert and enforce that claim in the courts. The government must be more than just the particular crowd that happened to be elected to the offices.

It is this principle for which the Merchants' Association stands in its present controversy about the civil service. "Officious meddling," the political boss of San Francisco has called it. It is the lack of just such meddling that has contributed to the degradation of municipal politics all over the country.

The San Francisco *Real Estate Circular*, issued by Thomas Magee & Sons, strongly and properly urges the improvement of lower Market street. Well treated, this street would be one of the most imposing thoroughfares in the world. What it needs, however, is not white paint, as the *Circular* suggests, but new buildings, and these it is not likely to have, so soon nor so plentifully as it might, while our absurd legal restrictions on the terms of leaseholds remain with us. What would improve Market street more than anything else would be the custom of leasing land for ninety-nine years—a practise our laws forbid. Many of the fine Chicago improvements stand on ninety-nine-year leases—where the term is not for nine hundred and ninety-nine years. Under this arrangement, Eastern capital, a great deal of it from Boston, has gone into the improvement of Chicago, and would probably go into the improvement of San Francisco when the right time came. There is considerable Market street property that promises to carry its load of wooden shacks for years to come unless it can be leased for long terms to people with the money and enterprise to make something of it. There are no reasons against long leases that do not weigh just as heavily against sales, and if one is permitted the other should be.

An official invitation has been received by the California Promotion Committee from President Goode of the Lewis and Clark Exposition to visit the Portland fair next year. In the invitation the suggestion is made that the Californians arrange to visit the fair in a body, and to that end extend the annual business men's excursion to the Oregon metropolis in 1905. As this coincides with the original plans of the Promotion Committee, efforts will be put forth to make this excursion a noteworthy event. The fair will open on June 1, 1905, and will close on October 15th of the same year.

PARCELS POST WITH CHINA LEAVES BY THE WRONG DOOR.

According to Our Consul General at Hankau, It should Go Out by Way of San Francisco.

The parcels post between the United States and Shanghai via London, which went into effect last year, does not offer the facilities for trade that should exist between the United States and China.

By that route it takes from two to three months to receive a package from the United States, which is at least three weeks to two months longer than if a parcels post were established via one of the steamship lines leaving the Pacific Coast.

The large mail order trade that could be built up by the United States with this side of the Pacific (many times what it is now) should be a sufficient inducement for those interested in increasing their export trade to use their influence in having facilities for rapid transit of American parcels to China introduced. It would not only increase the mail-order business now existing, but it would be the means of introducing many American articles of commerce that weigh over four pounds (the limit of our parcels post) to the consumer in the Far East, and would be the means of bringing about more intimate relations between the United States exporter and the native Chinese importer, which would lead to the opening up of a large market for other classes of goods.

As all European countries will send their mail via the trans-Siberian route, and thereby "cut in two" the time required to send and receive orders by the all-water route, it makes it all the more necessary that the United States should be the more alert in competing with Europe as well as Japan for Chinese trade. French, German, and Japanese agents are exploring every corner of China for the purpose of increasing their trade in this Empire.—*L. S. Wilcox, Consul General, Hankau, China.*

Merchants' Association REVIEW

PUBLISHED MONTHLY BY THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT AND PUBLIC INTERESTS.

THE COLUMNS OF THIS PAPER ARE FOR THE DISCUSSION OF IDEAS, BUT THE VIEWS PRESENTED ARE NOT NECESSARILY THOSE OF THE MERCHANTS' ASSOCIATION.

VOL. 9. *SAN FRANCISCO, CAL., NOVEMBER, 1904.* NO. 99.

ASSOCIATION ENDORSES THE PRESENT JUDGES.

The Merchants' Association of San Francisco has always pursued the policy of having nothing to do with partisan politics as such, and desires now to take no action that may be construed hereafter as a precedent; still, with the full certainty that its action to-day, in view of the present critical situation in municipal affairs may be of vital importance in determining who is to preside over the Superior Courts of our City, the following resolution was read and adopted at the regular meeting of the Board of Directors of the Merchants' Association held October 21, 1904:

Whereas, The Merchants' Association has necessarily advocated and acted upon certain principles that it believes to be essential to the public welfare; and

Whereas, One of these principles is that a good man in an office where issues of policy are not involved should not be displaced except through promotion; and

Whereas, Said principle is the leading doctrine of Civil Service reform, which the Association has always advocated; and

Whereas, Said doctrine has no more direct and vital application anywhere than in the case of the Judiciary; therefore, be it

Resolved, That the Merchants' Association, in order that the Judiciary of this City and County may be kept out of politics as far as possible, and that the interests of Civil Service reform may be furthered to the greatest extent, recommends the re-election of the present Judges, Seawell, Murasky, Kerrigan and Troutt.

BOARD OF DIRECTORS OF THE MERCHANTS' ASSOCIATION,
L. M. KING, Secretary, FRANK J. SYMMES, President.

The situation in regard to the San Francisco Judiciary has not been so critical since 1856.

If one Judge of the Superior Court were to prove subservient to organized corruption, the cause of good government in this city would be set back twenty-five years.

Take no chances. Do not risk throwing away a vote on a new nominee or an untried man.

Keep the Courts Clean. No Politics on the Bench!

THE PURITY OF THE BALLOT MUST BE PRESERVED.

Why the Merchants' Association Has Taken Up the Prosecution of Election Crimes.

By FAIRFAX H. WHEELAN.

"Government must gain its power from some scurce. Our forefathers placed it with the people." If the people are cozened of their right and cheated of their will, then does our Government gain its power only from those who are vile enough to swindle and depraved enough to defraud. The most direct blow, the most insidious and dangerous attack against the cause of free government is made by the scoundrel who casts a fraudulent ballot. The ballot-stuffer is more perilous to our country's safety than a foreign foe, more threatening to our Republic's destiny than an army of criminals, more dangerous to our welfare than plague and pestilence. The fraudulent ballot in a democracy is the seed of boodle and misrule. Its fruit is anarchy.

If all good citizens are not to unite to preserve the purity of the ballot, we may as well erase the name of the United States of America from the roll of nations, for all that it has been, all that it is, and all that it stands for, will have ceased to be. That which was won by heroes will have been purloined by scoundrels, that which was achieved in glory by the patriot's sword will have been lost in shame by the ballot of the thief. A new era will

dawn. No possible crime will be uncommitted, no possible outrage will remain unperpetrated, no possible violation of the citizens' rights and liberties will be uncommitted. Justice will be meted out in accordance with "push," and privilege will be granted in proportion to "pull." The right to prey upon society will be for rent; the right to do wrong will be for sale, and the right to be indecent will be on hire. The legislative hall will be an auction room, the hall of justice a bourse. The bench will become a bargain counter, and the price of verdicts will be quoted on the curb. His Dishonor Dick Turpin will be Mayor, Macheath will be District Attorney, Claude Duval will be Chief of Police, Jack Sheppard will be Keeper of the City Prison, and Jeremy Diddler will be Janitor of the City Hall.

We will have "a wide-open" town—wide open to every infamy, with gates ajar for every criminal, and a hospitable welcome for every wolf and jackal that prowls the earth. Everything will be played to the limit. There will be no parsimoniousness shown by City officials, save in honesty; there will be no niggardliness shown by Judges, save in justice. All departments of government will be lavish in dishonor; a criminal executive, a corrupt legislative and a venal judiciary will vie with one another in a lavishness of shame and a prodigality of infamy.

With a full realization of the fate that impends and casts its shadow before, with the full knowledge that ballot-stuffing, unchecked, makes ready the foundation of our ruin, with the full determination that no crime that so imperils the welfare and the destiny of our City shall go unprosecuted, the Merchants' Association of San Francisco has decided that while it has a vestige of power or a dollar in money, it will wage to the bitter end the battle for a pure and free ballot—wage it vigorously, untiringly, relentlessly, against every guilty person, low or high, tool or master, henchman or boss, who is implicated in the frauds against the most precious heritage American citizenship possesses.

VOTE FOR DISTRICT COURTS OF APPEAL.

Bar Association Asks the People of the State to Adopt a Constitutional Amendment that will Relieve the Congestion of Court Calendars, Reduce Litigation, and Insure the Punishment of Convicted Criminals Within a Reasonable Time.

The following address, prepared by a committee of the Bar Association, amply explains the need of more courts of appellate jurisdiction that has arisen with the rapid growth of California. It has the full endorsement of the attorneys for the Merchants' Association

To the Voters of the State of California:

The undersigned, a committee appointed by the Bar Association of San Francisco, beg to call your special attention to the proposed Constitutional Amendment providing for District Courts of Appeal, which proposed amendment will be submitted to the people at the general election to be held on Tuesday, November 8, 1904.

We believe that a change in the judicial system of the State has become an urgent public necessity, and we request your earnest aid and cooperation towards the adoption of this amendment.

The Statutes of California for the year 1903, at page 737 et seq., set forth in full the changes proposed.

PRACTICE IN OTHER STATES.

The system of intermediate Courts of Appeal has for many years been in force in the United States Courts, also in New York, Illinois and several other States of the United States. It has been found to give full satisfaction.

Shortly after the Constitution of 1879 was adopted, it became apparent that the Supreme Court could with difficulty discharge the great mass of business which even then was brought before it. As time progressed, litigation increased and the Court became more embarrassed. In recent years there has been an immense development of the resources, industries and material wealth of the State accompanied by a great increase of population. The judicial business of the State has increased in corresponding degree.

The Supreme Court still consists, as it did in 1880, of seven Judges. It is still required, in addition to business pertaining to its original jurisdiction, to hear and determine all appeals taken from all the Superior Courts of the State.

OLD PLAN HAS BEEN OUTGROWN

In the year 1885 it was found necessary to do something for the relief of the Supreme Court, and an act of the Legislature was passed authorizing the appointment of three Supreme Court Commissioners. Four years later the Legislature increased the number of the Supreme Court Commissioners to five. And yet the Supreme Court was unable to keep down the ever-increasing number of cases submitted to it; it is now hopelessly in arrears. This condition of affairs is certainly not due to indolence or neglect on the part of the Judges, as will sufficiently appear from the fact that on an average the Court decides and files written opinions in six hundred and fifty cases each year; in this particular its records compare favorably with any court in the United States.

HOPE OF DELAY INCREASES APPEALS.

But as against this large number of cases decided there is an average of one thousand new cases brought to the Court each year. The capacity of the Court for work is limited, but the number of new cases is not, and will increase with the growth and development of the State.

Moreover, experience has demonstrated that when a Supreme Court is much in arrears with its work that condition alone fosters an increase of litigation; appeals are taken for the sake of the delay which they involve, or for the purpose of coercing the prevailing party into a compromise settlement.

The present Supreme Court Commissioners have no power to decide cases; their province is merely to prepare opinions to be adopted or rejected by the Judges. It is manifest that the Judges must themselves examine the cases before passing upon the Commissioners' opinions, and so the work in each case submitted to the Commissioners is duplicated.

PROMPT PUNISHMENT OF CRIME.

Under the change now proposed the five Commissioners will be relieved from office and in their stead there will be three separate District Courts of Appeal, each consisting of three Judges sitting at the same time in different parts of the State, and each having independent power to decide and dispose of cases. The Supreme Court, will, nevertheless, hold the same supervisory power over the District Courts which it now has over its own departments.

It is intended that criminal appeals (except in cases where the death penalty has been pronounced), which now monopolize so much of the time of the Supreme Court shall be heard by the District Courts of Appeal. Three District Courts working concurrently should promptly take up and dispose of criminal appeals, and so a great present evil will be corrected. Criminals should be brought to justice speedily; the criminal law loses its terrors when, as at present, conviction and punishment can only be meted out, if at all, several years after the commission of the crime.

SUPREME COURT COULD STILL REVISE.

The objection to a multiplicity of appeals does not apply to this amendment. There is but one appeal as before, to be taken, either to the Supreme Court or to one of the District Courts of Appeal. There is no further right of appeal from the District Courts to the Supreme Court.

It is true the Supreme Court has the power to revise any decision of a District Court of Appeal, but it is not obliged so to do. In this respect its jurisdiction is similar to that of the Supreme Court of the United States, which has the power, although seldom exercised, to review any decision of a United States Circuit Court of Appeals; it is similar to the power now held by the California Supreme Court in Banc (also seldom exercised), to revise any decision of the Court rendered in one of its departments.

It is considered that a reservation of such supervisory power in the Supreme Court will have an influence for good upon the District Courts of Appeal, and will insure uniformity of their decisions throughout the State.

The amendment provides for the distribution of business from time to time so that each of the District Courts and the Supreme Court shall always bear its equal share of the judicial labor

FOUR WORKING AT ONCE.

Under the amendment, the judicial business of the State will thus be transacted by four competent courts, acting concurrently, although there will be the addition of only four judicial officers to the present judicial staff. And yet the Supreme Court will continue to be, in case of need, the court of final resort; having at all times power to take to itself and decide any case, civil or criminal, whatever may be the amount of property, or the character of the question involved.

It is of the highest importance that the present opportunity of amending the system be availed of. If the amendment now proposed should fail to receive a majority of votes, the present deplorable condition of the Supreme Court must continue until some other measure can be brought before the legislature and by that body again submitted to a vote of the people. The present measure was prepared with great care by a special committee acting in conference with other members of the Bar, and with the Judges. In our opinion it is in every respect satisfactory. We commend it to you accordingly, and bespeak your aid in its adoption.

W. S. GOODFELLOW,
CHARLES W. SLACK,
W. B. TREADWELL,
WARREN GREGORY,
WARREN OLNEY, Jr.,
JOSEPH S. TOBIN,
GARRETT W. McENERNEY,
Committee.

ASSOCIATION WILL MOVE TO A NEW SUITE OF OFFICES.

In Order to Bring Commercial Organizations Together It will Take up Quarters in the Merchants' Exchange Building.

The Merchants' Association is about to remove from the offices it has occupied during the past ten years. By December 1st it will be installed in new quarters in the Merchants' Exchange Building on California street.

In making this change the directors have been actuated by a desire to bring all the offices of the leading commercial organizations together, as nearly as possible, in order to promote that unity of purpose and concert of action which has been one of their aims for a long time. No dissatisfaction with the Mills Building has ever arisen on the Association's part, and in preparing to take leave of it the directors have passed the following resolution:

Resolved, That the Board of Directors of the Merchants' Association tenders to Mr. H. H. Taylor, Agent for the Mills Building, the thanks of the Association for his generosity in furnishing the Merchants' Association free of rent for a number of years one of the rooms used by it in connection with its offices, and also desires to express its appreciation of the uniform courtesy extended to the Association and its officers by the attaches of the Building.

The Board regrets that the removal from the Mills Building to other quarters, which is made solely from a sense of duty and not from any desire for different accommodations, should sever relations which have been so agreeable.

THE BOARD OF DIRECTORS OF THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO,

(Signed) L. M. KING, Secretary. (Signed) F. J. SYMMES, President.

BALLOT-BOX STUFFER IS HELD FOR TRIAL.

Another is Indicted, a Third Flees the Country, and the Work of Investigation and Prosecution by the Merchants Association and the Grand Jury Continues.

Judge Cabaniss has held Charles Wyman for trial in the Superior Court on the charge of ballot-box stuffing brought by Mr. Fairfax H. Wheelan and prosecuted by the Merchants' Association. In addition, the results of the Association's activity to date are: Joseph Rebstock, election officer in the Almshouse precinct, indicted for failing to do his duty when requested to do so by a citizen; and Adolph Steffens, indicted for ballot-box stuffing in the seventy-third precinct of the thirty-ninth district. Steffens appears to have fled. Rebstock is at large on bail.

Another beneficial result is the activity of the Grand Jury. A number of the gentlemen composing that body, conspicuous among them being Foreman Lilienfeld, are exerting themselves in a most gratifying manner to promote the cause of justice and honest elections. The Grand Jury is doing a patriotic work, and a majority of its members deserves the moral support of the community.

The best fruit of the Association's efforts, however, has been the awakening of the people of San Francisco to the danger in which their negligence has placed them, and to a sense of their obligation to participate actively in politics henceforth. San Francisco is being educated in the hard school of experience. It found out some time ago that political principles were irrelevant matters in municipal affairs. It is finding out now that not much more reliance is to be placed in a written charter. It may be that before the prosecutions are concluded, the people of this city will learn that not even State laws enacted at Sacramento will protect them, and that their only security lies in taking political matters into their own hands, and nominating and electing honest men to office. This would be a gain of inestimable value, even if every criminal prosecuted by the Association should escape the penitentiary on legal technicalities.

The Association is making the prosecution of the election crimes the principal business of its legal department. A large quantity of evidence has been collected—enough amply to confirm the statement of one of the Grand Jurors that if there had been a Fairfax H. Wheelan in every precinct, 200 stuffers would have been brought to book. At the same time it is considered necessary to proceed carefully, that no mistakes may occur. The preliminary stage of Wyman's prosecution has occupied over a month. The most direct and convincing evidence has been offered, connecting him with the offense charged, and thus far no refutation has been attempted; the defense appearing to rely on technical defects in the law, or upon some possible negligence of those charged with the duty of calling an election, to show that the August primary was not official. The main fact, that the suffrages of the people were stolen, and a widespread conspiracy existed to defeat the public will, has not thus far been denied.

The Election Commission has summoned a long list of leading business and professional men to serve as election officers in November. The great majority responded with surprising alacrity. The event cannot fail to arouse a lively interest in political matters on the part of many who have heretofore been satisfied to view the battle from afar; and its results may be more permanent and far-reaching than the Election Commission anticipates.

The whole matter, as a subject of serious public concern, will receive full discussion at the coming banquet of the Merchants' Association.

In the meantime, the strongest expressions of approval from many members of the community encourage the Association to persevere in the work. The better part of the daily press had done valuable service in laying the facts before the people, and the general effect of the work cannot fail to be beneficial no matter what the immediate results may be.

SEVENTH ANNUAL BANQUET.

Association will Discuss the Citizen's Political Duty.

James D. Phelan, H. D. Loveland, Gavin McNab and Fairfax H. Wheelan will Speak on Practical Work at the Polls.

The Seventh Annual Banquet of the Merchants' Association will be held in the Ladies' Grill Room of the Palace Hotel on the evening of Wednesday, November 16. Members may secure seats at the Association's offices in the Mills Building on payment of $3.50 each.

Owing to local political conditions that have forced themselves upon the attention of all San Francisco the subject that has been chosen for discussion is "The Citizen's Duty at the Polls." Recent events have made it imperative that every citizen give this matter his serious consideration, and in order that it may not end in mere abstract theory, but may be translated into action of some permanent value, the directors have decided that the banqueters shall hear the views of practical men who can point the way to results.

Hon. James D. Phelan, former Mayor of San Francisco will speak on "The Citizen's Duty to the State."

Mr. H. D. Loveland, well known in San Francisco as a business man of wide experience, and manager of the Pacific Traffic and Commercial Association, will speak on "The Citizen's Duty to the City." As a man of practical affairs, Mr. Loveland has acquired experience of political conditions as they relate to business, that cannot fail to be of interest to the members of the Association.

Mr. Fairfax H. Wheelan, who, as a director of the Merchants' Association, has been actively prosecuting ballot-box stuffers on behalf of the people of this city, and who found the occasion to render this inestimable service to San Francisco through the fact that he has been doing his citizen's duty by active participation in politics in his district, will relate some instructive experiences as a watcher and worker at the primaries. Some of the steadily growing evils that have stirred the Association to prosecute election crimes will be described in detail.

It will be the office of Mr. Gavin McNab to tell the people of San Francisco what they can do about it, and how. He will speak to the assemblage on the subject of "Practical Politics," and his address will be a message to all of the decent population of San Francisco capable of being led to do its duty. A great many of the most ardently patriotic men in the community deplore the downward tendency of public affairs, but think themselves powerless to help make things any better because they don't know where to begin. To them, practical politics is a mystery. Natural taste, mental equipment and habit of life operate to keep them out of it, but principally a very natural diffidence about going into something they know little about. They need instruction in the art. They need to be shown that it is not so mysterious and difficult after all, and that there is nothing impossible about making themselves effective and influential to the extent of their capacity if they will only exert themselves in the right way.

Mr. McNab will show them what that way is. He is a leader who has made clean party politics his accomplishment. Nobody in San Francisco is better qualified to give voters primer instructions in political service and civic duty; and it is a fortunate conjunction of circumstances that he has the disposition to do it, while the Merchants' Association can offer the occasion of a large public gathering eager to hear him.

It is possible that a salutary change in the attitude of San Francisco citizens toward politics will date from this event. A large attendance is expected.

NOTED STATISTICIANS INVITED TO SAN FRANCISCO.

Officials of Bureaus of Labor Statistics May Hold Their Annual Convention in This City.

On behalf of the Merchants' Association an invitation has been extended to the Association of Officials of Bureaus of Labor Statistics to hold their annual convention in San Francisco next year. This is one of the most important gatherings, to the student of statistics, that take place in the United States. The delegates are all men who are actually engaged, in a practical way, in the study of modern industrial phenomena, and their deliberations can not fail to be of interest and value to all who take an intelligent interest in public affairs.

The invitation was prompted by a suggestion from Prof. Carl C. Plehn, of the University of California, himself an eminent student of finance. The idea was unanimously endorsed by the Board of Directors and it is likely that the convention will be secured for San Francisco.

OUR INCREASING EXEMPTIONS FROM TAXATION.

Just How the Proposed Constitutional Amendments in this Direction Would Operate in San Francisco if Adopted by the People.

By EDWIN RAY ZION, Deputy Tax Collector.

Out of six Constitutional Amendments to be voted on at the next election, three are proposals to exempt certain property from taxation.

The beneficiaries have apparently decided that tax reform can best be settled for them by cutting direct taxes off their list of troubles altogether. But wherever direct taxes are abolished, an opening is made for indirect taxes to creep in. I think it was Robert Peel, Sr., who said that under the latter system (indirect taxation) he could tax the coat off a farmer's back and the bread out of a workman's mouth, without the victim feeling that he gave up a penny.

THE PREVAILING EVIL SYSTEM.

Our general scheme of revenue laws, with a State Board of Equalization, is among the worst in the United States. That we are making no real progress toward reform is evidenced by the nature of the changes proposed—all exemptions. And those exempted will cease to worry about future reforms altogether. We have not yet reached even the "publicity" stage. The coming legislature should be urged to authorize the Governor to appoint an official to gather data with the object of devising a rational fiscal plan. If the State would confine itself to a tax on railroads, corporate incomes, franchises, inheritances and other special taxes, as other States have done, then the general property assessment and tax could be regulated entirely by the counties, and the State Board of Equalization could go out of business and out of politics.

GROWTH OF THE EXEMPT LIST.

Special tax exemptions first became popular in 1900, when the churches, Stanford University and the Lick School gained immunity from the tax levy. Previously, only growing crops, young trees and vines, free libraries and museums, and Government property enjoyed this favor. In 1902, State, county, municipal and district bonds were added to the exempt list.

Senate Amendment No. 4 proposes to exempt from taxation the property of the California Academy of Sciences. Its present assessment in San Francisco is as follows: Real estate, $332,000; improvements, $40,000; total, $372,000; total tax, $6,156.60. At a dollar rate for municipal purposes only, the proposed exemption would raise the taxes on other property about seven-tenths of a cent on every thousand-dollar assessment.

RELIEF FOR SHIPPING.

Senate Amendment No. 11 proposes to exempt all shipping engaged in foreign or domestic navigation or in the fisheries. The San Francisco assessment roll for 1904 shows the following for shipping:

Class.	Estimated Number.	Value.
Secured by real estate	200	$1,399,700
Unsecured by real estate	900	5,819,700
Totals	1,100	$7,219,400

Total tax, $119,481; Average tax, $109.

For municipal purposes only, at the dollar rate, the proposed exemption of shipping will raise taxes on other property about 14 cents for every $1000 assessment.

The assessment roll is also significant in what it does not show. The Pacific Mail Steamship Company and several other large shipping firms do not appear. They are registered in States where shipping is not taxed. A shipping tax of universal application is shifted to the shipper, then to the commodities, and finally to the consumer. But where, from any cause, a considerable number of ships are exempt, those not so favored have to bear the tax and cannot shift it, for competition fixes their charges; hence the effort to escape by constitutional amendments.

In addition to taxes, for which but little police of fire protection is received, all ships have to pay the following Government charges, estimated for a 1000-ton vessel:

U. S. entrance fees.....$5 70
U. S. clearance fees 2 70
State dockage, on unloading.....$100 00 to $200 00
State tolls, on loading $50 00
State pilotage, to or from a foreign port, $90 00 to $130 00, or one-half.

The half charge arises in this way: If a pilot is not desired, the State law allows pilots to collect half fees on all vessels entering from or departing for a foreign port, if "spoken." Captains who are about to leave port are "spoken" on the floor of the Custom House as they are getting their clearance papers.

PLACE FOR ONE REFORM.

It is strange that some of the barnacles have not been scraped off the bottom of shipping before the effort to remove the scum on the water line. It is true that a shipping tax drives away ships, but by other taxes we also drive away money, improvements, imports, liquors, gambling and stray dogs. The assistance of the shippers is needed in devising a plan of taxation whereby we will drive away as few of the good things as possible.

(The above amendment is designated as a new section, 1¾, of Article XIII. There is already a Section 1¾ which exempts State and other public bonds.)

EXEMPTING PERSONAL PROPERTY.

Assembly Amendment No. 17 reads: "The personal property of every householder to the amount of one hundred dollars, the articles to be selected by each householder, shall be exempt from taxation."

This amendment will practically exempt all personal property assessments of $100 or less, and reduce by $100 all others. Real estate owners whose personal property may become exempt will still be financially interested in direct taxation. Those who own no real estate, and less than $100 of personal property, will not. Therefore, in the following table, estimated from the San Francisco assessment roll for 1904, the two classes have been separated:

Personal Property *	No.	Value.	Exemption.
1 Secured by real estate, over $100	8,400	$78,944,000	$ 840,000
2 Secured by real estate, $100 or less	10,100	656,000	656,000
3 Unsecured by real estate, over $100	17,000	41,505,000	1,700,000
4 Unsecured by real estate, $100 or less	23,000	1,495,000	1,495,000
Totals	58,500	$122,600,000	$4,691,000
Total tax remitted or abolished			$77,636

*The secured and unsecured totals are accurate; $100 segregations are estimates.

BURDEN WOULD FALL ON THE FEW.

Again applying the dollar rate for municipal purposes only, and taking $503,000,000 as the total city assessment, the proposed exemption will raise taxes on other property 10 cents for every $1000 assessment. But large personal property owners, as well as small, are to enjoy an exemption up to $100, or $1 tax. Up to $10,100, the exemption will counterbalance the increase, and the added burden will fall on those who are assessed for more than that figure. There are 33,100 persons assessed for personal property valued at $100 or less. Only 25,400 are assessed for over $100, and of this number probably not over 5,000 residents, for real estate and personal property valued at over $10,100. The roll contains the names of many women, who in most cases probably represent their husbands. We may therefore assume that out of 82,000 voters, 23,500 pay no personal property tax at present. The lowest assessment entered on the San Francisco unsecured roll is $40. Many county Assessors do not make an assessment below $100.

The personal property tax is the most costly to collect, and fiscal reform should embrace economy of collection as well as of expenditure. But the proposed amendment will effect scarcely any saving. Under its operation, the offices of the Assessor, Auditor and Tax Collector could probably reduce their salary for extra clerks about $4000 and save $200 in stationery annually. The Assessor would still have to canvas every person and secure his property statement.

MEXICO'S VICE-PRESIDENT IS WELCOMED TO THE CITY.

Senor Corral, Probable Successor of President Diaz, is Entertained at a Banquet Given by Leading Citizens.

Senor Ramon Corral, Vice-president of the Republic of Mexico, and probable successor to President Diaz, arrived in San Francisco, Oct. 21st. He was received as the city's guest by a committee of representative citizens and tendered a banquet at the Palace Hotel by the associated commercial bodies. In his party were Señor Manuel DeAspiroz, the Mexican Ambassador; Senor Roberto Nunez, under Secretary of the Treasury, and Gen. Luis Torres, commander of the first military zone. All the guests expressed the greatest delight with San Francisco and the hospitality accorded them.

About 185 guests were present. The speakers were Mayor Schmitz, for the city; Lieut. Gov. Alden Anderson, for the State; Mr. Marshall Hale; Mr. F. S. Stratton, Collector of the Port; Senator Perkins, Vice-president Corral, Gen. Torres, Consul General Romero, Roberto Nunez, Col. S. P. Jocelyn and Admiral McCalla. Col. George H. Pippy presided.

SAN FRANCISCO WINS A GOLD MEDAL, MERCHANTS' ASSOCIATION A SILVER ONE.

Over 7,500 Persons Visit the Municipality's Building at the World's Fair Daily, and as a Direct Result of the Enterprise, the Daughters of the Confederacy Determine to Hold Their Next Annual Convention in This City.

Owing to the public-spirited action of some of her citizens, San Francisco has won a gold medal at the World's Fair.

The city's building, with its attractive contents, including photographs, maps, reports and general municipal exhibits, has been voted the finest thing of the kind in the model street. The award of this prize amply confirms all previous assurances that the San Francisco building surpasses in attractiveness that of any other municipality.

Reception Room San Francisco Building—Furniture by the United Crafts and Arts.

Mr. J. W. Erwin, whose lectures and stereopticon views setting forth San Francisco's advantages have delighted thousands, and have caused more than one family to leave the Eastern States for California, has been voted a special bronze medal for the high character of his work.

Battleship Models in Union Iron Works Exhibit.

SILVER MEDAL FOR THE ASSOCIATION.

The Merchants' Association has been awarded a silver medal for its general municipal exhibit, including such devices for promoting urban comfort and security as its Isle of Safety, Convenience Station, and its use of stanchions and wire ropes for restraining crowds during parades.

On all three counts the organization has particular reason to feel gratified, for it was at an Association banquet that the project of making a municipal exhibit was first broached, and first began to receive practical consideration.

BUILDING BRINGS A CONVENTION.

The cordial western hospitality that has distinguished the management of the San Francisco building has already borne valuable fruit in securing to this city one of the important gatherings of the south and east—the convention of the United Daughters of the Confederacy.

The organization, comprising many of the most intelligent and cultured women of the South, was holding its annual meeting at the Fair, and several members from San Francisco were present at its sessions. The management invited the members to visit the building, selecting their own time. Dainty refreshments of punch and cakes were provided, and the San Francisco members acted as a reception committee. Over 350 ladies from all parts of the United States were entertained, and as many as could gain entrance to the auditorium heard one of Mr. Erwin's lectures and saw the beautiful views of this city and Central California.

STRONG SENTIMENT FOR SAN FRANCISCO.

The selection of the meeting place for the next annual convention came before the organization on the following day. Louisville, Ky., had been making a strong bid, and the general feeling was that she would be successful. Greatly to the surprise of the San Francisco ladies, the vote showed a large majority for their city, which they ascribe almost wholly to the influence of the San Francisco building, and the drawing-power of the lectures and views.

It has been conservatively estimated that during the first week of October the building was visited by 45,475 persons, or an average of 7,579 daily. Four and sometimes five lectures are being delivered to an auditorium packed to the doors. Those who are unable to get into the lecture hall feel well repaid for coming, by the opportunity to see the interesting exhibits in other nooks and corners of the building—the Marsh Japanese exhibit, the Byron Mauzy piano exhibit, the display of rare embroidery by San Francisco's celebrated designer, J. A. Eustace, the displays of the Ceramic, and the Camera Clubs and the relief maps showing how San Francisco stands geographically in relation to that just now fascinating part of the world, the Orient.

Display of Steins and Ceramics.

SENDING FAMILIES TO CALIFORNIA.

Although the work the San Francisco exhibit is doing for Central California is of certain value and of wide effect, it does not show all at once. Occasionally, however, some of the actual tangible results come under observation. For example, Mr. Erwin writes:

> Mr. John G. Klein, of St. Louis, became interested in California through my pictures when I first began my talks. He subsequently availed himself of the low rates to make a trip out there, spending ten days in the State, and returning about four weeks ago. Yesterday he called to bid me good-bye, saying he had resigned his position and was to leave on the eleventh, with his family, for Fresno, to locate there permanently. Thus the good work goes on. We are certainly planting good seed here, and I confidently look for an ample harvest, although we may never know just how many have been influenced.

More people in the country will mean greater prosperity in the cities, more work for the working man, more industries, a greater number of products, more of everything in the material line. There is reason in advertising California, and the better its resources become known the more rapid will be its growth.

ASSOCIATION PREPARES ELEVATOR ORDINANCES.

Sidewalk Lifts will be Regulated in such a Manner that Employees, Proprietors and the Public will be Amply Protected.

Upon a request from the Street Committee of the Board of Supervisors the Merchants' Association has prepared ordinances to regulate the construction and use of sidewalk elevators from the basements of buildings. The committee has recommended the measures and they will probably pass the full board in a few weeks.

The elevator law has needed reform for a long time. To clear up the situation, Secretary King has been in continuous correspondence with the authorities of eastern cities since August, and frequent committee meetings have been held to determine what sort of legislation would be just to owners, employees and the general public.

The measures finally drafted will govern the size and position of the openings, and will compel the use of safety devices and regulations to protect operators and the public from all possible injury, as far as possibility of injury may be foreseen. They will also state definitely how long elevator doors may remain open, and will permit the use of gratings, instead of solid doors, so that proprietors will not be tempted to keep shafts open all day for ventilation. The measures read as follows:

BILL NO. ——.

An ordinance amending Section 84 of Ordinance No. 645, regulating the construction, erection, enlargement, raising, alterations, repair and use of buildings, the amendment thereof regulating the location and size of all openings in sidewalks for sidewalk elevators hereafter constructed.

Be it ordained by the people of the City and County of San Francisco, as follows:

That Section 84 of Ordinance No 645 be and the same is hereby amended so as to read as follows:

Section 84. All openings hereafter constructed in sidewalks for sidewalk elevators shall be located in the outer half of the sidewalk next to the curb. The outer edges of said openings shall be not more than twenty-four (24) inches from the outer line of the curb.

The length of the sides of said openings parallel with the curb shall not exceed seven (7) feet. The length of the sides of said openings at right angles to the curb shall not exceed one-third (1-3) the width of the sidewalk, and in no case shall such length exceed five (5) feet.

BILL NO. ——.
ORDINANCE NO. ——.

Regulating the use, maintenance, operation and construction of sidewalk elevators, and providing a penalty for the violation of the provisions of this ordinance.

Be it ordained by the people of the City and County of San Francisco, as follows:

Section 1. It shall be unlawful for any person, firm or corporation to construct, maintain, operate or use, or cause to be constructed, maintained, operated or used, any sidewalk elevator, unless the shafts or sidewalk openings of such sidewalk elevators be covered with substantial iron doors, or iron gratings, as nearly flush with the upper surface of the sidewalk as will permit proper drainage, and unless such doors or gratings be provided with some mechanical device for locking and unlocking them which will not require any person to ride on such elevator for the purpose of locking or unlocking said doors or gratings

Sec. 2. It shall be unlawful for any person, firm or corporation to construct, maintain, operate or use, or cause to be constructed, maintained, operated or used, any sidewalk elevator unless the same shall be equipped with some automatic mechanical device which will prevent the platform of said elevator from approaching within less than five (5) feet of the sidewalk doors or gratings thereof when the said doors or gratings are closed.

Sec. 3. It shall be unlawful for any person to open any sidewalk elevator doors or gratings unless he be directed or permitted by the person, firm or corporation operating, maintaining or using said elevator to open such doors or gratings. And it shall be unlawful for any person, firm or corporation operating, maintaining or using such sidewalk elevator to open or cause to be opened, the elevator doors or gratings thereof, unless a responsible person connected with the person, firm or corporation operating, maintaining or using said elevator shall be stationed on the sidewalk immediately adjacent to said doors or gratings, who shall lift said doors or gratings by hand, or, if they are automatically lifted from below, shall warn and prevent pedestrians on the sidewalk from walking on said doors or gratings just before the time when they are being opened.

Sec. 4. It shall be unlawful for any person, firm or corporation operating, maintaining or using sidewalk elevators to open or to keep the doors or gratings thereof open, or to permit the same to be opened, or to remain open, except as follows:

Said doors or gratings may remain open when such elevators are actually in use for the receiving or shipping of goods, merchandise, supplies or other articles and for a period of not more than thirty (30) minutes after such actual use thereof may have ceased; said doors or gratings may remain open during the actual repairing or inspection of said elevators or the shafts, machinery, mechanism, doors, gratings, or any other part thereof, and for a period of not more than thirty (30) minutes after such actual repairing or inspection may have ceased; said doors or gratings may only be opened just prior to such actual receiving or shipping of goods, merchandise, supplies or other articles, or just prior to such actual repairing or inspection.

And it shall be unlawful for any person, firm or corporation operating, maintaining or using sidewalk elevators to keep the doors or gratings thereof open or permit the same to remain open, unless during the time the said doors or gratings remain open suitable guards or railings are provided around the opening in the sidewalk to protect the public from accidents and unless a lighted lantern shall be maintained at said openings whenever the doors or gratings thereof are open after dark.

Sec. 5 Any person, firm or corporation violating any of the provisions of this ordinance shall be guilty of a misdemeanor, and upon conviction thereof shall be punished by a fine not to exceed five hundred dollars, or by imprisonment in the County Jail for not more than six months, or by both such fine and imprisonment.

Sec. 6. Ordinance No. 718 and Ordinance No. 1125 and all other orders and ordinance, or parts thereof, insofar as they conflict with the provisions of this ordinance, are hereby repealed.

Sec. 7. This ordinance shall take effect and be in force immediately.

PROPOSED AMENDMENTS TO THE CONSTITUTION.

Synopsis of the Changes in the Organic Law that are Now Before the Voters for Acceptance or Rejection.

By ALLEN G. WRIGHT, of Wright & Wright, Attorneys for the Merchants' Association.

At the coming general election, in addition to voting for candidates for various Federal and State offices, the people of the State will be called upon to vote on six proposed amendments to the Constitution of California and the seawall bond issue. The latter question has been sufficiently exploited in the daily press and in quantities of literature addressed to voters, but the constitutional amendments do not appear to have received the same degree of publicity.

The most important amendment proposed is Senate Constitutional Amendment No. 2, whereby it is designed to create District Courts of Appeal to relieve the Supreme Court.

The Supreme Court decides on an average about 650 cases a year, which is about all that could be reasonably expected of a careful Court. The cases which are appealed to the Supreme Court now average about 1,000 a year, and the rate at which cases can be decided under these circumstances is such that, except in criminal cases, the average time between taking an appeal and the decision of the Court thereon is nearly three years.

There are five other proposed amendments to the Constitution—Senate Constitutional Amendment No. 4 exempts the California Academy of Sciences from taxation.

Constitutional Amendment No. 17 exempts the personal property of every householder to the amount of $100 from taxation, the articles to be selected by each householder.

Senate Constitutional Amendment No. 11 exempts all ships or shipping from taxation whether engaged in foreign or domestic navigation or in the fisheries.

Senate Constitutional Amendment No. 20 provides that the sessions of the Legislature shall commence on the first Monday after the first day of February, instead of the first Monday after the first day of January, as at present, and also extends the time for which legislators may receive a per diem from sixty to eighty days.

By this amendment it is also proposed to allow each member of the Legislature the services of a private secretary or clerk of his own selection at a four dollar per diem, and permits the Legislature to provide for the employment of additional help, provided that such additional help shall not exceed the sum of $300 per day for either House.

Assembly Constitutional Amendment No. 26 permits the Legislature to amend, revise and re-enact as a whole any of the existing Codes in a single act, limiting such wholesale amendments or revisions so that the interval between them must not be less than twelve years. This last amendment is designed to meet a recent decision of our Supreme Court in which the attempts to amend our Civil Code and our Code of Civil Procedure by single acts were held unconstitutional, because in violation of certain specific provisions of the Constitution itself. Our Codes as they stand at present are sadly in need of revision and the adoption of this amendment will make such revision possible.

Lack of space prohibits a more extended survey of the situation, but I hope that this brief outline may serve the purpose for which it was designed.

A MODEL MANUFACTURING PLANT.

Where all Conditions of Health and Comfort are Fulfilled, and the Operatives Find Contentment and Satisfaction in Their Work.

The following article was read recently before the Sorosis Club of this city by Mrs. A. H. Vail. It forms an interesting contribution to our knowledge of contemporary industrialism.

Nothing that we saw during our recent visit to the East impressed us more than the plant of the United States Playing Card Company at Norwood, a suburb of Cincinnati.

Commercially, the company is a very important enterprise, with large capital and heavy output. From the social and humanitarian standpoint, it appears to be far in advance of almost all other business establishments in the country.

Group of Employees in a Humane Factory.

The means devised for securing the welfare, comfort and happiness of the operatives are as near perfection as could well be imagined. There has never been a strike at this factory, and industrial discontent has not yet been able to find a lodgment there. Yet no parade of their generosity has ever been made by the proprietors, and the public would hardly know of it except for the admiration it excites on the part of observing visitors.

A BEAUTIFUL ENVIRONMENT.

The factory is a four-story structure of buff brick, of simple and handsome design, 180 feet wide by 320 long, with an imposing entrance, approached by broad marble stairs, like the doorway of some fine public building. Its situation is literally ideal, for it faces the 100-acre public park of Norwood and stands in grounds of its own forty acres in extent.

We shall not soon forget the courtesy of Mr. Williams, the sales department manager, who conducted us over the premises. The salesrooms and counting rooms are models of modern business system, and show the keenest sagacity in every detail of their appointment. It was the operating part of the plant, however, that aroused the greatest interest.

There is the usual equipment of engine houses, warehouses and other appurtenances, but a most unusual absence of litter and dirt and foul odors and ugliness. The output consists exclusively of playing and manufacturing cards, including such well-known designs as the Congress and Bicycle, and a large number for what are known as the educational card games, like "Poems," "Authors," "Artists," "White Squadron," and the like, involving in all about 2,000 different designs.

The operations call for the work of about 1,500 hands, drawn mainly from the city of Cincinnati, which is about a 35-minute ride distant by electric car.

The principal feature, to the visitor, is the sight of the great workroom, with hundreds and hundreds of deft and skillful working girls, neatly dressed, healthy, cheerful, bright-eyed, sitting in long aisles at tables as handsome and well-constructed as the best of office furniture, apparently pursuing their tasks in perfect contentment and satisfaction.

TEMPERING THE CLIMATE.

Like all other parts of the factory, this room is light, airy and spotless. Although it contains dozens of large cylinder presses, and all sorts of heavy machinery for cutting, embossing and dye work, there is not a single overhanging shaft to mar the appearance of the lofty room, not an overhead bearing to drip oil, nor a dangling belt to catch a skirt or a jacket sleeve. All the machinery is run by electricity and each piece has its separate motor.

In common with the rest of the plant, the big room is constantly ventilated by fans in the basement. And these fans, of 150 horsepower each, draw cool, fresh air all summer from the surface of a reservoir of distilled water, making an even, steady temperature. In winter they pump warm air from the furnaces, so that the climate of the room, the year round, is as nearly uniform as it is possible to make it.

This indicates the condition of the operative during the hours of actual work; but even more thought has been put on the problem of the employee's welfare at other times—periods which it has been the habit of a great many employers to look upon as no concern of theirs.

TRANSPORTATION ALL ARRANGED.

When she leaves her home in Cincinnati in the morning, the employee finds transportation arranged for her. Special trains on the Baltimore and Ohio and Pennsylvania Central railroads run from the Grand Central Depot to the factory. In addition, ten special electric cars, of the excursion type, run from as many different parts of the city, so that no matter in what neighborhood she may live, the employee has but a short distance to walk. These cars can only be used by the operatives of this company. They leave promptly at a certain time, and go directly to the factory door in front of the Norwood public park, where they are timed to arrive at intervals of two minutes, and thus all confusion and haste in alighting and entering the building are avoided. With no uncertainty, no waste of energy, no nerve strain from any morning worry about being late, the employee goes to her individual locker, where she deposits her cloak and lunch basket, puts on her neat white apron, goes to her place and begins her work.

A 30,000-DOLLAR DINING HALL.

At noon the operatives seek their own lunch room. This is in a large brick building near the factory, with which it is connected by a pleasant corridor flanked with grass and flowers. The lunch place was erected at an expense of $30,000, and the dining room is floored with inlaid stone, and wainscoted six feet high with polished marble. The bill of fare is posted at the entrance. The dishes, ready served, are set out on a counter.

As she enters, each girl decides on the items of her meal and helps herself. She has her own place at one of the tables, which she is entitled to occupy whether she brings her entire lunch with her, or buys part of it, or all of it. These prices are interesting:

Four squares of bread and butter	1 cent
Soup	2 cents
Beef stew and vegetables	3 cents
Extra vegetables	2 cents
Coffee, tea or milk	2 cents
Canteloupe or watermelon	3 cents
Pie, pudding or cake	2 cents

Each table has a marble top, and above it a marble slab on which water coolers, salt, pepper, vinegar and sugar are within easy reach of every place; but this shelf is sufficiently high to be out of the line of vision, and does not interfere with conversation.

Here the girls can take their mid-day meal in comfort the year around at a cost of seven or nine cents, and the food is of the best quality. Throughout the noon hour there is good music from a mechanical organ something like a pianola, operated by two girls, and in stormy weather they can all stay indoors and enjoy it.

CROQUET AND TENNIS COURTS.

If the day is fair, however, and these young ladies are fond of tennis and croquet, the forty acre grounds about the factory are equipped with courts for their exclusive use. And all about, and in the park across the street, are green lawns and shady aisles inviting to quiet rambles and peaceful enjoyment.

Should anyone fall ill during the day, she would receive the best of care at a well-equipped emergency hospital, with a physician and trained nurse in constant attendance.

Everything is in keeping with this generous policy of providing the best. The lockers, toilets and marble-lined washrooms are as fine in appearance and as well looked after as in first-class hotels.

A RESTFUL RIDE HOME.

When the day is over there is no mad rush for a car and breakneck scramble for a seat. The cars and trains are there with exactly room enough for everybody.

Nothing could be imagined less like the nerve-racking bustle, turmoil and general stress that some persons like to describe as the essential characteristics of modern competitive industry, and less like the indifference, neglect and consequent squalor and ugliness that too often degrade industrial life in this country. And it has all been done voluntarily and generously and without ostentation or brag, simply because the company and its president, Mr. John Omwake, take a warm-hearted pride in seeing the men and women that work for them happy and contented. Their plant to-day is a model that the management of every factory in the country should strive as far as possible to imitate.

The citizen's duty at the polls should begin several months before the primaries.

Old mistakes die hard. One of them is the notion that shade trees are not healthful.

MERCHANTS' ASSOCIATION

OFFICERS AND DIRECTORS.

FRANK J. SYMMES.....President.
Thos. Day Co.

ANDREW M. DAVIS.....First Vice-President.
The Emporium.

FAIRFAX H. WHEELAN.....Second Vice-President.
Southern Pacific Milling Co.

C. S. BENEDICT.....Treasurer.
Hastings Clothing Co.

FOSTER P. COLE.....Sterling Furniture Co.
J. A. EVELETH.....Eveleth-Nash Co.
M. GREENEBAUM.....Greenebaum, Weil & Michels.
R. B. HALE.....Hale Bros.
F. J. KOSTER.....California Barrel Co.
A. J. MCNICOLL.....A. J. McNicoll Elevator Co.
BYRON MAUZY.....Byron Mauzy Piano Co.
P. C. ROSSI.....Italian-Swiss Agric. Colony.
W. M. SEARBY.....Union Drug Co.
ROBERT H. SWAYNE.....Swayne & Hoyt.
A. H. VAIL.....Sanborn, Vail & Co.
L. M. KING.....Secretary and Supt.
GEO. T. WRIGHT (Wright & Wright).....Attorney

STANDING COMMITTEES.

PUBLIC AFFAIRS.
R. B. HALE, *Chairman.*
F. J. KOSTER, R. H. SWAYNE,
J. A. EVELETH, A. J. MCNICOLL

PUBLICITY AND PROMOTION.
FAIRFAX H. WHEELAN, *Chairman.*
FOSTER P. COLE, BYRON MAUZY,
A. H. VAIL, W. M. SEARBY.

TRADE AND FINANCE.
ANDREW M. DAVIS, *Chairman.*
M. GREENEBAUM, A. J. MCNICOLL,
C. S. BENEDICT, P. C. ROSSI.

RELIABLE

BUSINESS GUIDE TO SAN FRANCISCO.

OFFICIAL LIST OF MEMBERS

This list is printed in 6,000 papers, which are read by three or four times as many persons every month.

NOTE.—Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only $1.00 per month.

HONORARY MEMBERS:

Merchants' Association of New York
F. W. Dohrmann, Ex-President Merchants' Ass'n of S. F.

FIRM NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS.

ACCOUNTANTS AND AUDITORS.

Barrow, Wade, Guthrie & Co..Mills Bldg
Fleming, Martin W..325 Crossley Bldg
Jansen, The F. Bromley, Commercial System and Audit Co....624 Hayward Bldg

ACCOUNTANTS—CERTIFIED PUBLIC

Amrath, J. W.....Crossley Bldg
Hassell Audit Co.....Mills Bldg
Herrick, Lester.....Hayward Bldg
Phillipps, F. G. & Co.....Mills Bldg

ADVERTISING.

Dodge, Al Co., The.....41-43 Van Ness Ave.
Kollmann-de Troost Co., Inc.....431 Parrott Bldg

ADVERTISING CARDS.

Stuparich Mfg. Co., The..8th & Brannan

AGENTS.

Bancroft, Paul.....History Bldg
Taylor, H. H.....Mills Bldg

AGRICULTURAL IMPLEMENTS.

Deere Implement Co.....209 Market
Hooker & Co.....16 Drumm
Osborne & Co., D. M.....15 Main

ARCHITECTS.

Barth, Herman.....508 Montgomery
Curlett, Wm.....314 Phelan Bldg
Curtis, John M.....126 Kearny
Holmes, Edward L....230 Montgomery
McDougall Bros.....330 Pine
Meyer & O'Brien.....605 Crossley Bldg
Meyers, Henry H., and Clarence R. Ward.....532 Market
Mooser, William, and Edw. G. Bolles.....44 Geary
Paff, Charles.....40 Montgomery
Reid Bros.....Claus Spreckels Bldg
Shea & Shea.....26 Montgomery
Sutton, Albert.....510 Montgomery

ART GLASS.

California Art Glass B. & C. Works.....120 Second

ART GOODS.

Cohen. H.....19 Grant Ave.
Gump, S. & G.....113 Geary
Sanborn, Vail & Co.....741 Market
Schussler Bros.....119 Geary
Vickery, Atkins & Torrey....236 Post

ARTIFICIAL STONE PAVING.

Gray Bros.....Hayward Bldg

ASBESTOS COVERINGS.

McDearmon & Co.....519 Sacramento

ASSAYING.

Price, Thos. & Son....524 Sacramento
Simonds, Ernest H....417 Montgomery

AUCTIONEERS.

Chase, Fred H. & Co.....1732 Market
Ordway, W. C.....Cor. 6th and King
Spear, E. S. & Co.....31 Sutter

BAGS, BALE ROPE AND BURLAP.

Gulf Bag Co.....709 Front
Schmidt, J. & Co.....115 Drumm

BAKERIES.

Simpkins & Thorp.....116 Erie
Young & Swain Baking Co..2229 Geary

BANKS AND BANKERS.

American National Bank.....200 Montgomery
Anglo-California Bank, Ltd.....200 Sansome
Bank of California.....400 California
California Safe Deposit and Trust Co.....Montgomery and California
Canadian Bank of Commerce.....California and Sansome
Central Trust Co.....42 Montgomery
Columbian Banking Co.....Claus Spreckels Bldg
Crocker-Woolworth National Bank of San Francisco.....600 Market
Donohoe-Kelly Banking Co.....100 Montgomery
French Savings Bank..315 Montgomery
German Savings and Loan Society.....526 California
Hibernia Savings and Loan Society.....McAllister and Jones
Italian-American Bank.....Montgomery and Sacramento
London and San Francisco Bank, Ltd.....424 California
London, Paris and American Bank, Ltd.....Sutter and Sansome
Market Street Bank, The.....Market and Seventh
Mechanics' Savings Bank.....Montgomery and Bush
Mercantile Trust Company of San Francisco.....464 California
Mutual Savings Bank of San Francisco.....710 Market
Nevada National Bank of San Francisco.....301 Montgomery
Perine, Geo. M.....328 Montgomery
Rollins, E. H. & Sons.....335 Pine
Savings and Loan Society.....101 Montgomery
S. F. Savings Union.....532 California
Security Savings Bank.....222 Montgomery
Swiss-American Bank..524 Montgomery
Wells, Fargo & Co.'s Bank.....Sansome and Market
Western National Bank of San Francisco.....805 Market

BARBERS' SUPPLIES.

Deckelman Bros.....106 Ellis
Will & Finck Co.....818 Market

BAZARS.

Charlton, C. P. & Co.....943 Market

BEER BOTTLERS.

Enterprise Bottling Co..2745 Sixteenth
Fredericksburg Bottling Co..1510 Ellis
Rapp, John & Son..8th and Townsend

BELTING—LEATHER.

Cook, H. N., Belting Co....126 Fremont
Heins, Alex., Belting Co.....93 Fremont

BICYCLES.

Christoffer, C. M.....528 Stanyan
Leavitt & Bill.....309 Larkin
Lee, W. E.....504 Stanyan
Varney, T. H. B.....1331 Market

BLINDS.

Hindes, Edw. B. & Co.....328 Howard

BILL POSTERS.

Varney & Green.....Market & Tenth

BOILER WORKS.

Eureka Boiler Works.....113 Mission
Keystone Boiler Works.....Main and Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works.....121 Howard

BOOK BINDERS.

Hicks-Judd Co.....23 First
Phillips Bros.....505 Clay

BOOKS AND STATIONERY:

Cary, L. H.....16 Grant Ave.
Cunningham, Curtiss & Welch.....319 Sansome
Elder, Paul.....238 Post
Hanak & Hargens....107 Montgomery
Mitchell, E. H.....225 Post
Payot, Upham & Co.....100 Battery
Robertson, A. M.....126 Post
S. F. News oC.....242 Geary
Whitaker & Ray Co., The..711 Mission

BOOTS AND SHOES.

Buckingham & Hecht.....225 Bush
Cahn, Nickelsburg & Co..129 Sansome
Eisenberg, Henry.....410 Kearny
Heim, F. L.....234 Stockton
Kast & Co.....110 Geary
Koenig, F.....123 Kearny
Kutz, The G. M. Co.....103 Mission
Maier, Chas.....834 Kearny
Philadelphia Shoe Co.....10 Third
Rosenthal, Feder Co.....216 Post
Rosenthal's Inc.....107 Kearny
Siebe Shoe Co.....130 Main
Sommer & Kaufmann.....28 Kearny
Sullivan, J. T.....20 Fourth
United Workingmen's Boot & Shoe Co.....42 Second
Williams-Marvin Co.....569 Market
Wolf, H. & Bro.....208 Sixth
Young, George H.....117 Bush

BOX FACTORIES.

American Box Factory....815 Brannan

BREWERIES.

Burnell & Co.....409 Battery
Hibernia Brewery.....1225 Howard
National Brewing Co.....762 Fulton
Union Brewing and Malting Co...18th and Florida
Wunder Brewing Co.....Scott and Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.

Bauer-Schweitzer, H. & M. Co.....632 Sacramento
Illinois and Pacific Glass Co..10 Main

BRICK MANUFACTURERS.

Patent Brick Co.....Safe Deposit Bldg

BRIDGE BUILDERS.

S. F. Bridge Co.....220 Market

BROKERS—CUSTOM HOUSE.

Bunker, C. D. & Co.....435 Battery
Harper, F. F. G. & Co..409 Washington
Heise, Chas. Ed. & Co.....510 Battery
Mattoon & Co.....530 Battery
Mayhew, F. E. & Co.....424 Battery
Reed, George W.....500 Battery
Swayne, Hoyt & Co.....405 Battery

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E.....122 Davis
DuVal, W. M. & Co.....221 Front
Maillard & Schmeidell....307 Sansome
Page Bros.....302 California
Waniorek, M.....406 California

BROKERS—SHIP AND FREIGHT.

Birnbaum, H. B.....123 California

BROKERS—STOCK, BOND, GRAIN AND OIL.

Ames, Worthington....415 Montgomery
Barth, J. & Co.....480 California
Girvin & Eyre.....426 California
Goldman, Max.....312 Pine
Hecht Bros. & Co.....312 Pine
Hellman, A. C.....317 Hayward Bldg
Hirshfeld, C.....79 Nevada Block
Perry, John, Jr.....411 Montgomery
Politzer & Co.....Clunie Bldg
Politz, Edward & Co.....403 California
Rohfish & Hochstadter..413 California
Toplitz, Joseph B.....330 Pine

BROKERS—TICKET.

Ottinger, A.....620 Market

BROOMS, BRUSHES AND WOODENWARE.

Van Laak, The Mfg. Co..2018 Howard

BUILDING AND LOAN ASSOCIATIONS

Continental Building and Loan Association.....301 California
Pacific States S. L. & B. Co....410 Pine

BUILDING MATERIALS.

Waterhouse & Price.....29 New Montgomery

BURGLAR ALARM SYSTEMS.

S. F. Electric Protective Co., The..230 Montgomery

BUTCHERS.

Baccus, R. T.....S. W. cor. O'Farrell and Mason
Bayle, Lacoste & Co.....534 Clay
Boyes, James & Co.....108 Clay
Clayburgh & George.....339 Kearny
Decourtieux, A.....529 Merchant
Finke, Fred H.....5 Steuart
Herman, Benj.....Bush and Franklin
Hofmann & Woenne.....735 Market
Katz, F. & Sons.....California Market
Poly, Heilbron & Co.....339 Kearny
Patek, F. & Co.....500 Washington
Roberts, W. F.....2817 California
Schweitzer, J. & Co.....416 Clay
Stone & Ecklon Co., The.....236 Sixth
Taaffe, Wm. & Co.....1495 O'Farrell

BUTCHERS' SUPPLIES.

Pacific Butchers' Supply Co.....790-792 Mission

CANNED GOODS.

W. G. M. Canning Co.....149 Fremont

CAPITALISTS.

Bishop, Chas. R.....530 California
Center, John
Denman, James.....2380 Steiner
Fontana, Mark J..California and Front
Hopkins, E. W.....324 Pine
Hopkins, Timothy.....Mills Bldg
Levy, H. M.....41 Nevada Block
McDonald, Jasper.....Mills Bldg
Dean, Walter E.....81 Nevada Block
Moore, A. A., Jr.....Hayward Bldg
Phelan, James D.....Phelan Bldg
Pope, George A.....Hayward Bldg
Schmidt, John A.....425 Ellis
Smith, F. M.....101 Sansome
Spreckels, Claus.....327 Market
Spring Valley Water Works.....Geary and Stockton
Thompson, R. R.....503 California

CARPENTERS AND BUILDERS.

Miller, Geo. E.....614 Commercial
Murray, S. C.....632 Howard
Robinson & Gillespie.....411 Sutter

CARPETS.

Gullixson Bros.....955 Market
Hulse, Bradford & Co.....760 Mission
Schlueter & Volberg.....217 Sutter
Walcom, Geo. & Co.....402 Sutter
Walter, D. N. & E. & Co....529 Market

CARPET CLEANING MACHINERY.

Sanitary Devices Mfg. Co..308 Market

CARPET CLEANING WORKS.

Spaulding, J. & Co.....353 Tehama

CARRIAGE COMPANIES.

United Carriage Co.....Palace Hotel

CARRIAGE AND BUGGY MANUFACTURERS.

Babbitt, J. H.....314 McAllister
Grave, B. Co.....421 Pacific
Holmes, H. E. & Co.....740 Folsom
Larkins & Co.....651 Howard
O'Brien & Sons.....Golden Gate Ave. and Polk
Schindler, H. B.....128 Spear
Studebaker Bros. Mfg. Co.....Market and Tenth
Wertsch, Wm...100 Golden Gate Ave.

CASH REGISTERS.

Autographic Register Co...523 Market
Freeman, I.....1327 Market

CEMENT MANUFACTURERS.
Pacific Portland Cement Co.....
.....Rialto Bldg

CENTRAL PARK ASSOCIATION.
McNeill, D. R.....1187 Market

CHAIR MANUFACTURERS.
Heywood Bros. & Wakefield Co....
.....661 Mission

CHARCOAL.
Ohlandt, N. & Co....Indiana and Yolo

CHEMICAL WORKS.
Western Chemical Co..Office 3214 25th

CHEMISTS.
Curtis, J. M. & Son.....123 California

CHEWING GUM MANUFACTURERS.
American Chicle Co.....27 Main

CHIMNEY PIPE.
Clawson, L. E. & Co.....1340 Market

CHOCOLATE MANUFACTURERS.
Ghirardelli, D. Co.....104 Pine

CHRONOMETERS AND NAUTICAL INSTRUMENTS.
Pascoe, J. C.....305 Battery
Weule, Louis.....231 California

CIGAR AND TOBACCO DEALERS.
Adler, Ben.....750 Market
Bamberger, J. & Co....406 Sacramento
Blaskower, M. & Co...223 Montgomery
Cahen, Sig.....22 Montgomery
Ehrman Bros. & Co.....226 California
Gunst, M. A. & Co.....203 Kearny
Heyneman, Herman.....204 Sansome
Judell, H. L. & Co.....428 Sansome
Lane & Connelly.....204 Market
Lewis, Wm. & Co.....24 California
Michalitschke Bros.....410 Market
Michalitschke, Chas....101 Grant Ave.
O'Brien & Keller.....101 Powell
Ordenstein, Max.....322 Battery
Plagemann, H. & Co.....709 Market
Rinaldo Bros. & Co.....300 Battery
Schoenfeld, Jonas.....508 Washington
Willard Bros.....636 Market

CIGARETTE MANUFACTURERS.
John Bollman Co., The.....679 Front

CIRCULAR DISTRIBUTERS.
Weil, W. M.....106 Pine

CLOAK AND SUIT HOUSES.
Cailleau, Armand.....114 Kearny
Davidson, D. M. & Co.....52 First
Gebhardt, C. & Co.....1114 Market
Golden Gate Cloak and Suit House
.....1230 Market
Kelly & Liebes.....120 Kearny
Livingston & Co.....867 Market
Ransohoff, L.....117 Geary
Smith, H. L.....726 Market

CLOTHING DEALERS.
Alexander & Danziger.....20 Sansome
Brown Bros. & Co.....520 Market
Carroll & Tilton Company..811 Market
Frank Bros.....535 Kearny
Hasting Clothing Co...23 Montgomery
Hirsch Bros.....221 Montgomery Ave.
Hirsch, L. & Co.....927 Kearny
Hoffman, Rothschild & Co..11 Battery
Keilus, Chas. & Co.....132 Kearny
Mandel & Wiener.....125 Sansome
Neustadter Bros.....133 Sansome
Pauson & Co.....200 Kearny
Prager, A. J. & Sons.....857 Market
Roos Bros.....Kearny and Post
Straus, Louis.....11 Sansome
Summerfield & Roman...5th & Market

COAL DEALERS.
Allen, Chas. R.....144 Steuart
Brooks, Peyton H.....Mills Bldg
Campbell, Arthur C.....524 Second
Cantley, James.....960 Howard
Easton, J.....131 Folsom
Fritch, Geo.....110 East
Greenberg, A. H.....1419 Ellis
Middleton, John.....309 Stockton
Morton, Thomas.....674 Geary
Oregon Coal and Navigation Co....
.....Broadway and East
Peabody, E. & Co.....35 Clay
Rosenfeld's Sons, John..605 Montgomery
San Francisco and San Joaquin
Coal Co.....515 Safe Deposit Bldg
Stafford, W. G. & Co.....214 East
Western Fuel Co.....318 California

CODFISH DEALERS.
Alaska Codfish Co.....17 Davis
Union Fish Co.....24 California

COMMISSION MERCHANTS.
Allison, D. E. & Co....117 Washington
American Produce Co.....
.....Drumm and Washington
American Mercantile Co...420 Battery
Armsby, J. K. & Co.....138 Market
Atchinson, B. M. & Co.....
.....Union Square Market
Biagi, D. & Co.....520 Sansome
Byxbee & Clark.....48 Market
Caffrey, John.....21 Sutter
Cutter & Mosely.....302 California
Dairymen's Union.....128 Davis
De Bernardi, D. & Co.....409 Front
Demartini, John & Co..315 Washington
De Pue, Edgar J.....324 Pine
Detels, M. P.....218 California
Dodge, Sweeney & Co.....114 Market
Doyle, H. & Co.....511 Clay
Duffy, J. J. & Co.....304 Washington
Eveleth-Nash Co.....422 Front
Galli, A. Fruit Co.....516 Sansome
Garcia & Maggini.....100 Washington
Getz Bros. & Co.....111 California
Gray & Barbieri.....309 Washington
Greenway, E. M.....48 Nevada Block
Griffith-Durney Co.....200 California
Grinbaum, M. S. & Co., Ltd..215 Front
Growers' Co-operative Agency....
.....425 Front
Guggenhime & Co.....118 Davis
Guichard, Robt. F.....507 Front
Haight, Fred B.....212 Front
Hammer & Co.....212 Sacramento
Hilbert Mercantile Co.....136 Second
Hillens, F.....200 Davis
Hilmer & Bredhoff.....36 California
Hulme & Hart.....650 Fifth
Hume, R. D. & Co.....421 Market
Hyman Bros.....206 Sansome
Ivancovich, J. & Co....209 Washington
Jacobs & Malcolm.....112 Washington
Kittle, H. de W.....20 Pine
Landsberger & Son.....123 California
Leist, C. J. & Co..Sacramento & Davis
Lercari, C. J. & Co.....524 Sansome
Levy, A. & Co.....401 Davis
Lichtenberg, William....419 California
Lichtenberg, R.....303 California
Loaiza, W. & Co.....202 Sansome
Lowry, W. G. & Co.....40 California
Macpherson & Cochrane.....
.....215 Washington
Martens, Read & Co.....303 Front
Minaker & Welbanks.....501 Sansome
Mitchell & Goodall....310 Washington
Montealegre & Co...410 Hayward Bldg
Morris Bros.....206 Front
Phillips, M. & Co.....20 Pine
Portuguese Commission Co...209 Clay
Roussel & Davidson.....19 California
Scatena, L. & Co.....104 Washington
Schultz-Hansen Company....310 Davis
Schwartz Bros.....421 Market
Sherwood & Sherwood.....212 Market
Sloss & Gerstle.....310 Sansome
Southern Pacific Milling Co.....
.....224 California
Sresovich, L. G. & Co.....521 Sansome
Tilden, H. N. & Co.....211 Sacramento
Trobock & Bergen.....505 Sansome
Van Husen & Co..Washington & Davis
Webster & Dunbar.....304 Davis
Welch & Co.....220 California
Wetmore Bros.....415 Washington
Wheaton, Pond & Harrold..110 Davis
Wolf & Sons.....321 Davis
Wolfen, Max & Co.....423 Front
Wolff, William & Co.....216 Mission
Zentner, J. & Co..Front & Washington

CONFECTIONERS.
Blum, S.....Polk and Sutter
De Martini, L. Supply Co....112 Front
Gruenhagen & Co.....20 Kearny
Haas, Geo. & Son.....810 Market
Hromada, Adolph Co.....202 Battery
Lechten Bros.....1257 Polk
Maskey, Frank.....32 Kearny
Roberts, Geo. F. & Co..Polk and Bush
Rothschild & Ehrenpfort.....118 Main
Strohmeier, W. A. & Co..1006 Market
Seidl, J. & Co.....619 Battery
Townsend, W. S.....715 Market

CONTRACTORS AND BUILDERS.
Fahy, Richard.....518 Noe

COOPERS.
California Barrel Co.....327 Market
Carl Cooperage Co.....217 Commercial
Herbert & Vogel.....
....N. E. cor. Broadway and Front
Woerner, David, Cooperage Co....
.....14th and Harrison

COOPERAGE STOCK.
Richards, J. W.....
.....California Safe Deposit Bldg

CORDAGE MANUFACTURERS.
Tubbs Cordage Co.....611 Front

COTTON GOODS.
California Cotton Mills Co.....
.....East Oakland, Cal.

CRACKER MANUFACTURERS.
American Biscuit Co.....
.....Broadway and Battery
Pacific Coast Biscuit Company.....
.....Second and Folsom

CREDIT BUREAU.
Merchants' Credit Association of California .....123 California

CROCKERY AND GLASSWARE.
Anglo-American C. &. G. Co..108 Pine
Cowen-Heineberg Co.....318 Front
Nathan-Dohrmann Co.....122 Sutter
Schloss Crockey Co.....409 Market
Sternheim, S. & Son.....528 Market
Wiedero, H. O.....Fourth and Mission

CRUSHED ROCK.
Cal. City Rock Co.....503 Market

DAIRY MACHINERY.
De Laval Dairy Supply Co...9 Drumm

DEPARTMENT STORES.
Emporium, The.....Market
Smith's Cash Store.....27 Market

DOORS AND WINDOWS.
California Door Co.....20 Drumm

DRAYMEN AND STORAGE.
Rocarde, J. B., Drayage Co..19 Drumm
Emmons, G. W.....212 California
Farnsworth & Ruggles.....25 Davis
McNab & Smith.....205 Davis
Morton Draying and Warehouse Co., The.....110 Battery
Overland Freight and Transfer Co.
.....203 Front
Raubinger Bros.....305 Sacramento
Rode, C. B. & Co.....404 Battery
Strauss, K.....118 Battery
Teele & Co.....708 Sacramento
Union Transfer Co..Bryant and Second
Western Transfer and Storage Co..
.....323 Front

DRIED FRUITS.
Griffin & Skelley Co.....132 Market
Phoenix Raisin Seeding and Packing Co.....3 California
Rosenberg Bros. & Co...211 California

DRUGGISTS.
Ayers, Edw. N.....229 Leavenworth
Bayley, E. P.....318 Grant Ave.
Boericke & Runyon.....330 Post
Broemmel, J. G. B.....2501 California
Burnett, G. W.....8 Turk
Calegaris, Joseph..Kearny and Pacific
Clough, Frank.....400 Elils
Esters Von Krakau, W..25th & Folsom
Fauda, C. O.....1600 Stockton
Ferry Drug Co.....8 Market
Fletcher, David M.....
....S. W. cor Van Ness and Geary
Gates, J. R. & Co.....417 Sansome
Grant Drug Co.....38 Third
Lainer, Rd. Drug Co...699 McAllister
Langley & Michaels Co.....34 First
Leipnitz, G. & Co.....250 Sutter
Lengfield's Pharmacy.....202 Stockton
Mack & Co.....13 Fremont
Owl Drug Co.....1128 Market
Redington & Co.....23 Second
Richards & Co.....406 Clay
Ryan, D.....3402 Mission
Schmidt, Val..S. W. cor. Polk & Jackson
Smith, E. J.....158 Eddy
Union Drug Co.....400 Sutter
Wakelee & Co....Bush & Montgomery
Weck Co., F. A....158 New Montgomery

DRUGGISTS' SUPPLIES.
Beckett, F. A. & Co.....220 Sutter

DRY AND FANCY GOODS HOUSES.
Bauer Bros. & Co.....21 Sansome
Bernstein, Sylvan L.....120 Sutter
City of Paris Dry Goods Co., The..
.....Geary and Stockton
Clayburgh, L. J. & Co.....6 Sutter
Curtin, C.....58 Flood Bldg
Davis, R. D. & Co.....
.....Geary and Grant Ave.
Dinkelspiel, L. & Sons.....39 Battery
Graf Bros.....569 Market
Greenberg & Greenberg..31 Grant Ave.
Hale Bros.....979 Market
Heller, Bachman & Co....112 Sansome
Kennedy, R. T. Co.....1106 Market
Kohlberg, M. S. & Co.....121 Sansome
Lippman Bros.....501 Hayes
Livingston Bros.....123 Post
Marcuse, M. & Co.....125 Sansome
Michels & Wand.....26 Kearny
Murphy, Grant & Co..Sansome & Bush
Nathan, A.....2004 Market
Newman & Levinson.....129 Kearny
O'Connor, Moffatt & Co.....121 Post
Priester, Joseph .....1415 Stockton
Sachs Bros. & Co.....Sansome & Bush
Samuels Lace House Co., The D...
.....235 Sutter
Schmidt, Ben. J. & Co.....125 Sansome
Schoenholz Bros. & Co.....110 Sixth
Semeria, Henry & Co.....11 Sansome
Silverman, J.....222 Third
Strauss & Frohman.....107 Post
Strass, Levi & Co.....16 Battery
Weill, Raphael & Co..Kearny & Post
Weinstock, Lubin & Co.....
.....Geary and Grant Ave.

DYEING AND CLEANING.
F. Thomas Dyeing and Cleaning Works, The.....27 Tenth
Hickman, Henry.....3915 Sacramento

EDUCATIONAL INSTITUTIONS.
Heald's Business College.....24 Post
S. F. Business College....1236 Market

ELECTRIC SIGN MANUFACTURERS.
Novelty Sign Co.....19 Turk

ELECTRIC AND MECHANICAL ENGINEERING.
Doble Co., Abner...Fremont & Howard

ELECTRICAL AND RAILWAY SUPPLIES.
Brooks-Follis Electric Corp 527 Mission
California Electrical Wks...547 Mission
Century Electric Company...18 Second
Electric Railway and Manufacturers' Supply Co.....68 First
General Electric Co.....Crossley Bldg
Hetty Bros.....126 Eddy
Klein Electrical Works, The J. M.
.....107 Battery
Summerhayes, W. R.....627 Howard

ELECTRICAL CONSTRUCTION.
Independent Electrical Construction Co.....31 Second

ELECTRICAL MACHINERY.
Westinghouse Electric and Manufacturing Co.....425 Market

ELECTRO-PLATERS.
Denniston's San Francisco Plating Works .....743 Mission
Golden West Plating Works..103 Beale
Merle, A. Co.....515 Mission
Marwedel, C. W.....58 First

ELEVATOR MANUFACTURERS.
A. J. McNicoll Elevator Co..209 Second
Cahill & Hall Elevator Co....133 Beale
Holman, W. L.....210 Fremont
Otis Elevator Co.....509 Howard

EMBROIDERIES AND LACES.
Levy, Jules & Bro.....5 Sansome

ENGINEERS, CIVIL.
Ferris & Haas.....320 Sansome

ENGINEERS, CONSULTING AND CONTRACTING.
Stratton & Bryant ..121 New Montg'y

ESSENTIAL OILS.
Boldemann, A. C. & Co.....120 First

EXPORTERS AND IMPORTERS.
Castle Bros.....463 Mission
Jennings, Rufus P.....6 California
Maldonado & Co., Inc....419 California

FIRE PROOFING.
Western Expanded Metal and Fire Proofing Co.....Rialto Bldg

FIREWORKS.
California Fireworks Co....219 Front

FLORISTS.
Cleis, Fred.....808 Valencia
Jacquemet, Joseph.... ....506 Eureka
Sievers & Boland.....25 Post

FORWARDING AGENTS.
Earl, D. W. & Co....129 Crocker Bldg

FLOUR MILLS.
Capitol Mills.....114 Sacramento
Sperry Flour Co.....133 Spear
Stockton Milling Co....112 California

FRUITS AND VEGETABLES.
Omey & Goetting....California Market

FURNITURE—HOUSE AND OFFICE.
Aronson, A.....340 Post
Bateman, William.....835 Folsom
Bruener Co., John.....261 Geary
Chicago Clock Co.....113 Grant Ave.
Cordes Furniture Co.....245 Geary
Eastern Outfitting Co....1310 Stockton
Friedman, M. & Co.....237 Post
Fuller Desk Co., The G. H..618 Mission
Fredericks, J. & Co.....649 Market
Indianapolis Furniture Co..750 Mission
Kragen's .....1015 Market
McCann, Belcher & Allen....600 Sutter
Milwaukee Furniture Co..932 Howard
Pattosien Co.....16th and Mission
Plum, Chas. M. & Co.....1301 Market
Sloane, W. & J. & Co.....116 Post
Smith Furniture Co., A. B.....128 Ellis
Sterling Furniture Co....1039 Market
Weber, C. F. & Co.....526 Market
Wilson Bros.....1710 Market
Wisconsin Furniture Co.....
.....324 Parrott Bldg
Yawman & Erbe Mfg. Co.....
....Mission and New Montgomery

FURNITURE MANUFACTURERS.
Fink & Schindler Co., The..1309 Market
Johnson, Harry Co.....780 Mission

FURS.
Berwin & Gassner.....110 Kearny
Hoeflich, Albert.....116 Grant Ave.
Kocour, Ad.....121 Post
Liebes, H. & Co.....139 Post
Wallace, Robert.....219 Grant Ave.

FUSE & MATCH MANUFACTURERS.
Metropolitan Match Co.....709 Front

GAS FIXTURES.
California Gas Fixture Co..517 Mission
Day Co., Thos.....725 Mission

GAS ENGINES AND SCALES.
Fairbanks, Morse & Co....310 Market
Union Gas Engine Co.....244 First
Van Serkey Gas Engine Co....219 Main

GAS GENERATORS.
Bullard & Breck .....131 Post
Pacific Acetylene Gas Co.....176 First

GAS METERS AND STOVES.
Pacific Meter Co.....24 Jessie

GAS REGULATORS.
Gas Consumers' Association..455 Sutter

GENERAL MERCHANDISE.
Heilbroner, L.....446 Ellis
Levin, J. & Co.....35 Taylor

GLASS MANUFACTURERS.
United States Glass Co.....18 Sutter

GLOVES.
California Glove Co.... .....84 Third
Centemeri, P. & Co.....200 Post
Moss, Geo. A.....101 Post
Steinberger & Kalisher.....230 Sutter

GLUE MANUFACTURERS.
California Glue Works..123 California

GRANITE AND MARBLE DEALERS.
Back, F. J.....791 San Jose Ave.
Seregni & Fernieri.....Flood Bldg

GRAPHOPHONES AND PHONOGRAPHS.
Columbia Phonograph Co....125 Geary

GROCERS.
Arnold, H. B.....Valencia and 21st
Bibo, Newman & Ikenberg..1447 Polk
Claussen, C.....23d and Capp
Cluff Co., William.....201 Market
Ehrman, M. & Co.....104 Front
Foge & Mohr.....5th and Mission
Foster, S. & Co.....26 California
Goldberg, Bowen & Co.....432 Pine
Granucci Bros.....521 Front
Haas Bros.....100 California
Hartter, Hayes & Co.....216 Front
Heitman, H.....395 Geary
Hollmann, Henry.....2805 Mission
Hooper & Jennings.....213 Front
Hurley, J. T.....Hayes and Webster
Irvine Bros.....1302 Polk
Lennon, John A.....315 Clay
Lewin-Meyer Co.....34 Market
Meyer, A. & Co.....16 Sacramento
Parks Bros. & Co.....418 McAllister
Rathjen Bros.....39 Stockton
Rothschild, John & Co..115 Sacramento
Schleef & Creyer.....1125 Powell
Stulz, Joseph A..533 Montgomery Ave.
Sussman, Wormser & Co.....
.....S. E. cor. Market and Main
Tillman & Bendell.....327 Battery
West, Elliott & Gordon.....31 Sixth
Wellman, Peck & Co.....321 East

GUNS AND AMMUNITION.
Bekeart, Phil B. Co.....114 Second
Clabrough, Golcher & Co..538 Market
E. E. Drake.....86 First
Shreve & Barber.....739 Market
Winchester Repeating Arms Co..
.....127 First

HARDWARE.
Baker & Hamilton.....2 Pine
Bennett Bros.....35 Sixth
Brown, Chas. & Son.....807 Market
Dunham, Carrigan & Hayden Co..
.....19 Beale
Froelich, Christian.....202 Market
Holbrook, Merrill & Stetson..235 Market
Ils, J. G. & Co.....814 Kearny
Lloyd-Scovel Iron Works..159 Fremont
Marwedel, C. F.....58 First
Montague, W. W. & Co....309 Market
Montanya, J. De La Co....606 Battery
Mossford, Moses.....3885 24th
Pacific Hardware and Steel Co....
.....Mission and Fremont
Palace Hardware Co.....603 Market
Philpott, C. H. Co.....823 Market
Pike, A. W. & Co.....461 Mission
Rosekrans, H. & Co.....511 Sixth
Smith, Peter A.....614 Fourth
Tayler & Spotswood Co..135 Fremont
Woods, Chas. M.....420 California

HARNESS AND SADDLERY.
Jepson Bros. Co.....110 Market
Johnson, J. C. & Co.....122 First
Liebold Harness Co.....211 Larkin

HATTERS.
California Hat Co.....597 Mission
Collins & Co.....1018 Market
Colman Co.....130 Kearny
Fisher & Co.....9 Montgomery
Kline, Louis & Co.....106 Bush
Lundstrom, K. A.....605 Kearny
Meussdorffer, K. & Son.....8 Kearny
Meyer, C. H. & Bro.....32 Sansome
Triest & Co.....116 Sansome
Union Hat Co.....578 Mission

HAY AND GRAIN DEALERS.
Anspacher Bros.....214 Pine
Chase, W. W. Co.....1938 Market
Ellis, H. C. & Co.....44 East
Meyer, Albert.....2303 Geary
Scott & Magner.....615 Sixth
Somers & Co.....564 Sixth
Vermeil, J. L.....3142 Mission

HEATING & VENTILATING
Grannis, J. G. & Co.....565 Mission
Royal Heating Co., Inc....738 Mission

HERMETIC CLOSURES.
Landsberger, J. A. Co..215 Sacramento

HORSE SHOEING.
Odea, Martin.....126 Geary

HOTELS.
Abrahamson, A.....1012 Van Ness
California Hotel Co..Bush, near Kearny
Holm & Saxtorph, Baldwin House..
.....30 Ellis
Hotel St. Francis....Powell and Geary
Kingsbury, George W.....Lick House
Kirkpatrick, John C.....Palace Hotel
Occidental Hotel.....Montgomery
St. Nicholas Hotel Co.....
.....Market and Hayes
Turpin, F. L., The Royal.....126 Ellis

HOUSEHOLD UTENSILS.
Wiester & Co.....22 Second

ICE DEALERS.
Consumers' Ice Company...420 Eighth
Merchants' Ice and Cold Storage
Co.....Lombard and Sansome
Union Ice Co.....735 Fourth

INSURANCE.
Ahpel & Bruckman.....209 Sansome
Alliance Assurance Co...416 California
Berthau, Cesar.....423 California
Butler, Geo. E.....413 California
Com'l Union Assurance Co.....
.....416 California
Craig, Hugh.....210 Sansome
Davis, J. B. F. & Son.....215 Sansome
Dornin, Geo. D.....Hayward Bldg
Firemen's Fund Insurance Co....
.....401 California
German Ins Co., of Freeport..337 Pine
Grant, Geo. F.....218 Sansome
Gutte & Frank.....303 California
Herold, Rudolph Jr.....415 California
Ins. Co. of North America....202 Pine
Landers, William J.....205 Sansome
Liverpool & London & Globe Ins.
Co., The.....422 California
London and Lancashire Fire Ins.
Co. .....320 Montgomery
Manheim, Dibbern & Co...217 Sansome
Milwaukee Mechanics' Ins. Co....
.....410 California
Nathan & Kingston...501 Montgomery
New York Life Ins. Co.....Mills Bldg
New Zealand Ins. Co....312 California
Northwestern National Insurance
Co.....315 Safe Deposit Bldg
Norwich Union Fire Ins. Society..
.....314 California
Pacific Mutual Life Ins. Co. of
Cal..Montgomery and Sacramento
Pacific Surety Co....Safe Deposit Bldg
Palache & Hewett.....313 California
Parker, Chas. M. T.....
....409 Mutual Savings Bank Bldg
Potter, Edward E.....412 Pine
Preferred Accident Insurance Co..
.....Mills Bldg
Shields, A. M.....Crocker Bldg
Sperling, Frank.....307 Parrott Bldg
Stovel, C. J.....122 Sansome
Transatlantic Fire Ins Co..213 Sansome
Voss, Conrad & Co.....204 Sansome
Watson, Taylor & Sperry.....322 Pine
Watt, Rolla V.....Pine & Sansome
Wilson & Painter..321 Hayward Bldg

IRON WORKS.
California Iron Yard.....640 Second
Macauly, H. C. & Co.....155 Bluxome
Morton & Hedley.....215 Harrison
Vulcan Iron Works.....505 Mission

JAPANESE PRODUCTS AND FANCY GOODS.
Marsh, G. T. & Co.....214 Post
Nippon & Company.....507 Dupont
Solomon, C., Jr.....422 Battery

JAPANESE AND CHINESE SILKS.
Hart, B.....13 Sansome
Mendelson Bros.....7 Battery

JEWELERS.
Baldwin Jewelry Co.....844 Market
Bohm, Bristol Co.....104 Geary
Brittain & Co.....120 Geary
California Jewelry Co.....134 Sutter
Carrau & Green.....220 Sutter
Eisenberg, A. & Co.....126 Kearny
Elgin National Watch Co..206 Kearny
Fershtand, Theodore.....126 Kearny
Glindeman, W.....5 Third
Greenzweig, George & Co..206 Kearny
Hall, A. I. & Son.....643 Market
Hammersmith & Field.....36 Kearny
Huguenin, Adolph .....227 Grant ave.
Isaacs, Abe.....343 Kearny
Judis, Alphonse Co.....
.....Mutual Savings Bank Bldg
Nordman Bros.....134 Sutter
Phelps & Adams.....120 Sutter
Radke & Co.....118 Sutter
Schneidewind, H. J.....822 Valencia
Schussler, M. & Co.....713 Market
Schwartze, K. G.....502 Battery
Schweitzer, Joseph.....707 Market
Shreve & .Co.....Crocker Bldg
Sorenson, James A. Co.....103 Sixth
Vanderslice, W. K. & Co....136 Sutter

JEWELERS' SUPPLIES.
Armer & Weinshenk.....220 Sutter
Muhs & Lochbaum Co.....738 Mission

KNITTED GOODS.
Gantner & Mattern Co.....20 Post
Pfister, J. J. Knitting Co.....60 Geary

LADIES' FURNISHING GOODS.
Davis, Schonwasser & Co.....134 Post
Magnin & Co.....920 Market
Marks Bros.....1210 Market
Paragon, The.....1306 Market
Rosenthal, S. & Co.....937 Market

LADIES' TAILORS.
Flamm, G.....1435 Polk
Gadner, A.....2012 Fillmore
Lowenthal & Co.....914 Market
Paternost, J.....684 Sutter
Rothschild, M.....526 Sutter

LAMPS.
Boesch Lamp Co.....585 Mission
Bauer Lamp & Reflector Co.510 Mission

LAUNDRIES.
La Grande Laundry.....23 Powell
National Laundry Co.....472 Geary
S. F. Laundry Association....131 Ellis
U. S. Laundry Association.....
.....3111 Sixteenth
White Star Laundry.....330 Market

LAUNDRY MACHINERY.
Troy Laundry Machinery Co.....
.....583 Mission

LAW BOOK PUBLISHERS.
Bancroft-Whitney Co....612 California

LEAF TOBACCO DEALERS.
Kohlberg & Co.....526 Washington

LEATHER AND LEATHER GOODS DEALERS.
Bissenger & Co.....401 Front
Brown & Adams.....325 Front
Dulfer & Nelson.....209 Mason
Frank, S. H. & Co.....408 Battery
Harpham & Jansen....524 Washington
Kullman, Salz & Co.....582 Mission
Wagner Leather Co.....306 Clay

LIME AND CEMENT.
Cowell, Henry & Co.....211 Drumm
Holmes Lime Co.....24 Sacramento

LITHOGRAPHERS.
Britton & Rey.....525 Commercial
Galloway Lithographing Co.....
.....410 Sansome
Mutual Label and Lithograph Co..
.....Second and Bryant
Roesch, Louis Co.....325 Sansome
Union Lithograph Co.....325 Sansome

LIVERY STABLES.
Christensen, E. C. & Son..1210 Valencia
Clemens, C. J.....409 Taylor
Kelly, Thos. & Sons.....1629 Pine
Nolan, John & Sons....1611 California

LUMBER DEALERS.
Albion Lumber Co..33-34 Crocker Bldg
Blyth & Trott.....Spear and Mission
Casper Lumber Co..812 Hayward Bldg
Dodge, E. J. Co.....6 California
Dolbeer & Carson.....10 California
Excelsior Redwood Co.....8 California
Gage, Mills & Co.....330 Market
Gray's Harbor Commercial Co....
.....237 California
Greenewald, O. H.....308 Crossley Bldg
Hammond Lumber Co..Hayward Bldg
Hihn, F. A. Co.....Santa Cruz
Hobbs, Wall & Co., Inc 124 California
Hooper, C. A. & Co.....204 Front
Hooper, F. P. & J. A.....4 California
Jones, Richard C. & Co.....739 Bryant
Meyer, Adolph.....1510 Devisadero
Pacific Lumber Co.....Rialto Bldg
Pope & Talbot.....314 California
Renton, Holmes & Co.....Mills Bldg
Scott & Van Arsdale L. Co.....
.....Fifth and Brannan
S. F. Lumber Co.....Third and Berry
Sierra Lumber Co.....320 Sansome
Simpson Lumber Co.....14 Spear
Slade, S. E., Lumber Co....6 California
Tacoma Mill Co.....300 California
Truckee L. Co. of S. F.....6 California
Union Lumber Co...Sixth and Channel

MACARONI MANUFACTURERS.
California Italian Paste Co.....
.....347 Sacramento

MACHINERY AND ENGINEERS' SUPPLIES.
Bay City Engineers & Supply
Co.....322 Howard
Cal. Hydraulic Engineering and Supply Co.....17 Fremont
California Engineering and Construction Co.....907 Rialto Bldg
California Tool Works.....143 Beale
Cyclops Iron Works.....223 Main
Evans, C. H. & Co.....183 Fremont
Garratt, W. T. & Co.Fremont & Natoma
Hall, Robert.....108 Main
Harron, Rickard & McCone..21 Fremont
Henshaw, Bulkley & Co.....
.....Fremont and Mission
Martin Pipe & Foundry Co.....
.....33 New Montgomery
Meese & Gottfried Co.....167 Fremont
Moore, Chas. C. & Co..First and Mission
Pacific Tool and Supply Co..467 Mission
Pennington, Geo. W. Sons. Inc....
.....313 Folsom
Ralston Iron Works.....222 Howard
Rogers' Engineering Co.....
.....109 New Montgomery
Tatum & Bowen.....34 Fremont
The Compressed Air Machinery Co.
.....26 First
Union Iron Works.....222 Market

MANUFACTURERS' AGENTS.
Eberhard Co., The Geo. F...12 Drumm
French & Linforth.....308 Market
Hughson & Merton.....105 Front
Luscombe & Isaacs.....22 Sansome
Morgan & Allen Co.....134 Sutter
Robinson, Geo. H.....226 Bush
Young, Carlos G.....23 Davis

MARBLE WORKS.
Musto, Jos. & Sons.....709 Battery

MATTRESSES AND UPHOLSTERY.
Crescent Feather Co...510 Washington
Hoey, John.....716 Mission
Schrock, W. A.....21 New Montgomery

MEN'S FURNISHHING GOODS.
Atkins, R. C. & Sons..123 Montgomery
Baumel, Fred J.....1608 Market
Bullock & Jones Co.....106 Sutter
Cluett, Peabody & Co.....582 Mission
Elkus Brenner Co.....17 Battery
Greenebaum, Weil & Michels.....
.....17 Sansome
Hansen & Elrick....Market and Third
McNamara & Moran.....7 Battery
Meyerstein Co.....6 Battery
Morgan Bros.....229 Montgomery
Rogerson, J. C.....535 Valencia
Schoenfeld, Adolph.....1334 Market
The Toggery.....628 Market
United Shirt and Collar Co..25 Sansome

MERCHANT TAILORS.
Growall, W. L. Co..Mut. Sav. Bk. Bldg
Harshall, Abe.....12 Kearny
Lyons, Charles.....721 Market
Poheim, J. T.....1110 Market
Reid, John & Son.....78 Geary

METAL WORKS.
American Can Co.....214 Mission
Finn, John Metal Works...313 Howard
Pacific Metal Works.....139 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.
Pacific Micro Materials Co.....
.....645 Market

MILK AND CREAM.
Berkeley Farm—N. J. Nelson.....
.....1228 Folsom
Jersey Farm Co.....851 Howard
Loewe, Wm. G.....624 Russia
Pippy, Geo. H.....Nevada Block
S. F. Cream Depot.....1929 Mission
Standard Milk Co.....3201 16th

MILLINERY.
Butler, Schultze Co.....723 Market
Hinz & Landt.....543 Market
Holm & Nathan.....512 Market
Muller & Raas Co.....
....New Montgomery and Mission
Spencer & Mitau .....1026 Market
Toplitz, R. L. & Co.....545 Market
Zobel, Lud. Co.....919 Market

MILLWRIGHTS.
Dibert Mfg. Co.....225 Mission

MINERAL WATERS.
Cook's Mineral Water...19th & Castro
Eggers, Chas. & Co.....118 Eureka
Mt. Shasta Mineral Spring Co.....
.....Sixth and Brannan

MINING COMPANIES.
Alaska Treadwell Gold Mining Co.
.....Mills Bldg.
Bourn, W. B.....401 California
Pew, John W.....310 Pine
Quarre, Geo....Cal. Safe Deposit Bldg.
Ralston, W. C.....331 Pine

MINING MACHINERY.
Woodbury, Geo. E.....223 First

MUSLIN AND FLANNELETTE UNDERGARMENTS.
Reynolds, The Geo. W. Co..597 Mission

MUSTARD MANUFACTURERS.
Burr, C. C. & Co.....2111 Stockton

NECKWEAR. MANUFACTURERS.
Heineman, H. M.....109 Sansome

NOTIONS.
Son Bros. & Co.....13 Sansome

OILS.
Porter, W. S.....Hayward Bldg.
Standard Oil Co.....Rialto Bldg

OPTICIANS.
Berteling Optical Co.....16 Kearny
California Optical Co.....205 Kearny
Chinn-Beretta Optical Co...991 Market
Haskell & Jones Co.....243 Grant Ave.
Hirsch & Kaiser.....7 Kearny
Kahn, H. & Co.....642 Market

OYSTER DEALERS.
Darbee & Immel.. 30 Union Sq. Market
Morgan Oyster Co., The.....614 Third

PACKERS OF CANNED SALMON.
Alaska Packers' Association.308 Market

PAINTS AND OILS.
Bass-Hueter Paint Co.....816 Mission
Cal. Paint Co.....236 First
Clinch, C. G. & Co.....7 Front
Fuller, W. P. & Co....Pine and Front
Magner Bros.....215 California
Nason, R. N. & Co.....115 Front
Whittier-Coburn Co.....20 Fremont

PAINTERS AND PAPER HANGERS.
Beck, W. T. & Sons....729 Devisadero
Brace, N.....447 Valencia
Downing, Thomas, Inc.....289 Post
Fraser, John P.....418 Post
Johnson, Joseph A.....517 California
Stader, C.....Glen Park
St. Denis, J. & Co.....344 Sutter
Stein, M.....30 Sacramento
Swan, J. S.....717 Market

PAPER BOXES.
Pacific Fold. P. B. Factory..14 Fremont

PAPER AND PAPER BAG MANUFACTURERS.
Cal. Paper and Board Mills.....
.....40 California
Crown Paper Co.....707 Front
Union Bag and Paper Co....406 Front
Union Pulp and Paper Co..410 Sansome

PAPER AND PAPER BOXES.
Fleishhacker, A. & Co.....520 Market

PATENT DOOR OPENERS AND CLOSERS.
Rischmuller, Geo.....2449 Nineteenth

PHARMACEUTICAL PREPARATIONS.
Burgess, Frank P.....941 Howard
California Fig Syrup Co....392 Church
Law, Herbert E.....Rialto Bldg
National Pharmacy Co..214 Townsend

PHOTOGRAPHERS.
Taber Photo Co.....121 Post
Weidner, Chas.....36 Geary

PHOTO-ENGRAVERS.
Bolton & Strong.....621 Clay
Sunset Photo & Engraving Co....
.....Market and Tenth
Union Photo Engraving Co.....
.....144 Union Square Ave.

PHOTOGRAPHIC SUPPLIES.
Andrews. T. P.....109 Montgomery
Kirk, Geary & Co.....112 Geary

PIANO AND ORGAN DEALERS.
Allen, Wiley B. Co.....931 Market
Curtaz, Benj. & Son.....20 O'Farrell
Kohler & Chase.....Kearny and Post
Mauzy, Byron.....308 Post
Pommer-Eilers Music Co....653 Market
Sherman, Clay & Co.....139 Kearny

PICKLE MANUFACTURERS.
Fisher Packing Co....509 Commercial
Pacific Vinegar and Pickle Works.
.....122 Davis

PLANING MILLS.
Birth, L. H.....709 Bryant
Hansen, A.....Berry, near Sixth
Townley Bros.....18th and Folsom

PLUMBERS.
Ickelheimer, S. & Bro.....20 Geary
Murray Bros.....623 Sacramento
Snook, Wm. & Son....602 Montgomery
Wilson, W. F.....328 Stockton

PLUMBING, HEATING AND STEAM SUPPLIES.
Dalziel-Moller Co.....557 Mission
Gulick & Wetherbee.....210 Mason
Tay, Geo. H. Co.....49 First

PORK PACKERS AND PROVISION DEALERS.
Armour Packing Co.....309 Davis
Buttgenbach, Joseph.....336 Fourth
Cudahy Packing Co.....125 California
Heineman & Stern.....906 Larkin
Roth, Blum & Co.....201 California
South S. F. Pack. & Prov. Co..117 Davis
Western Meat Co..Sixth and Townsend
Wilfert Bros.....1378 Market

POULTRY AND DAIRY PRODUCE.
Fodera, A.....526 Montgomery
O'Brien & Spotorno.....Cal. Market
Tiddy, Richard.....Spreckels Market

POWDER WORKS.
The California Powder Works....
.....330 Market

PRESS CLIPPINGS.
Allen's Press Clipping Bureau ....
.....30 California

PRINTERS.
Barry, The J. H. Co..429 Montgomery
Bent & Meyerderks.....40 California
Commercial Publishing Co...463 Mission
Cubery & Co.....587 Mission
Dempster Bros..Glen Park Ave. & Bond
Freygang-Leary Co.....113 Davis
The Gilmartin Co.....1019 Market
Janssen Printing and Binding Co..
.....23 Stevenson

Monahan, John & Co..412 Commercial
Murdock, C. A. & Co.....532 Clay
Partridge, John.....306 California
Pernau Bros.....543 Clay
Phillips, Smyth & Van Orden..508 Clay
Roberts, John W.....220 Sutter
Spaulding, George & Co.....414 Clay
Stanley-Taylor Co., The....656 Mission

PRINTERS' INK.
Reed & Goodman.....513 Sacramento

PRINTING MACHINERY.
Swain, Hadwen Mfg Co.....215 Spear

PRINTING—SPANISH.
Torres, Jos. M.....518 Sacramento

PROPERTY OWNERS.
Andros, Milton.....320 Sansome
Bishop, Thomas B.....532 Market
Crocker Estate Co....54 Crocker Bldg
D'Evelyn, Dr. Frederick W.....
.....Phelan Building
De Vecchi, Poalo, M. D..Crocker Bldg
Deichmiller, C., D. D. S.....
.....Y. M. C. A. Bldg
Flood, James L.....7 Nevada Block
Gibbons, Henry, Jr., Dr.....920 Polk
Heller, E. S.....24 Nevada Block
Hewes, D.....412 Kearny
Hill, Horace L.....124 Sansome
Hooker, C. G.....967 Bush
Law, Hartland .....Crossley Bldg
Mayre, Geo. T., Jr....234 Montgomery
McNutt, Dr. W. F.....1220 Sutter
Parrott, John .....401 Parrott Bldg
Payson, A. H.....641 Market
Pierson, Wm. M.....Crossley Bldg
Pillsbury, E. S.....105 Crocker Bldg
Quinn, John E.....711 Jones
Rosenthal, Dr. C. H.....636 Baker
Scheeline, S. C.....214 Pine
Schussler, Herman.....126 Stockton
Shiels Estate Co.....324 Bush
Stevens, Martin.....Mills Bldg
Tevis, Wm. S.....Mills Bldg
Van Orden, Dr. C. L.....606 Sutter
Wilson, A. W.....2430 Broadway

PUMPING MACHINERY.
Dow, Geo. E., Pumping Engine Co.
.....149 First
Jackson, Bryon, Machine Works...
.....411 Market
Stilwell-Bierce & Smith Vaile Co..
.....11 First

RATTAN WORKS.
Coulter's Rattan Works.....227 Sutter

REAL ESTATE DEALERS.
Ashton & Gardiner.....411 Montgomery
Babin, Landry C.....413 Kearny
Baldwin & Howell.....25 Post
Baldwin, O. D. & Son..22 Montgomery
Boardman Bros. & Co..138 Montgomery
Buckingham, A. E.....26 Montgomery
Burnham & Marsh Co..211 Montgomery
Bush, David & Son..Safe Deposit Bldg
Cranston, Wm. Co.....114 Montgomery
Crim, W. H. & Co.....118 Montgomery
Davis, Alfred E.....323 Montgomery
Easton, Eldridge & Co.....638 Market
Ehrenpfort, Wm.....801 Fillmore
Giselman, William, Trustee.....
.....120 Phelan Bldg
Hendrickson, William & Co.....
.....614 Claus Spreckels Bldg
Heyman, Oscar .....14 Post
Hooker & Lent.....14 Post
Hooper, E. J.....26 Montgomery
Investors' Agency, The.....
.....Mutual Bank Bldg
Madison & Burke.....30 Montgomery
Magee, Thos. & Sons....5 Montgomery
Martin, Walter S.....916 Market
McElroy, R. D.....4 Phelan Bldg
Nelson, Johnson & Co..203 Montgomery
Oliver, P. B.....114 Montgomery
Patterson, George W. H.....
.....202 Examiner Bldg
Realty Syndicate, The.....14 Sansome
Rich, A. J. & Co.....112 Montgomery
Schlesinger, Nathan...304 Montgomery
Shainwald, Buckbee & Co.....
.....210 Montgomery
Strassburger, I. & Co....484 California
Surryhne, F. B.....138 Montgomery
Umbsen, G. H. & Co.....14 Montgomery
Von Rhein Real Estate Co., Inc..
.....513 California
Woodward, Edwin W..11 Montgomery

RECREATION GROUNDS.
Herman, R.....Harbor View Park

REFINERS.
Selby Smelting and Lead Works..
.....416 Montgomery

RESTAURANTS.
Arfsten, Eichler & Co.....228 Kearny
Bay State Restaurant.....29 Stockton
Bergez, John.....332 Pine
Bertz, J.....24 Ellis
Besozzi, Louis.....504 Market
Blanco, A. B...N. E. cor. Eddy and Mason
Breuss, M. A.....70 Third
Christesen, M. A. C.....26 Fifth
Collins & Wheeland...329 Montgomery
Detjen & Mengel.....35 Market
Galindo, F. B.....133 O'Farrell
Johnson Restaurant Co....725 Market
Krone, F. W.....35 Geary
Larsen, C. G.....16 Eddy
Malfanti, J. & Co.....110 O'Farrell
Nissum, James .....115 Grant Ave.
Peterson, P.....623 Kearny
Pouchan & Schlatter .....33 O'Farrell
Priet, P. & Co.....Geary and Stockton
Ravn & Karstensen.....111 Market
Swain, Frank A.....213 Sutter
Techau, R. J.....Mason, near Ellis
Westerfeld, P. & Co.....1035 Market
Wicker & Hermanson.....
.....Market St. and Park Ave.
Zinkand, Chas. A.....927 Market

RIGGERS.
Smith & Rice.....118 Howard

ROOFERS AND ROOFING MATERIALS
Paclfic Refining and Roofing Co..
.....113 New Montgomery

ROOFING AND BUILDING PAPER.
The Paraffine Paint Co.....24 Second

RUBBER GOODS.
Boston Woven Hose and Rubber Co.....14 Fremont
Bowers Rubber Co.....42 Sacramento
Goodyear Rubber Co.....577 Market
Morgan & Wright.....1067 Mission
West Coast Rubber Co....32 Fremont
Winslow, C. R. & Co.....44 Second

RUBBER STAMPS.
Patrick & Co.....111 Sansome

RUG MANUFACTURERS.
California Rug Co.Fillmore & Lombard

SAFES
Halls' Safe and Lock Works.....
.....605 Market
Hermann Safe Co.....307 Battery
Parcells-Greenwood Co..216 California

SAW WORKS.
California Saw Works.....210 Misslon
Simonds Saw Co.....31 Main

SCHOOL AND KINDERGARTEN SUPPLIES.
Bradley, Milton Co.....122 McAllister

SCOTCH TWEEDS.
Craig Bros.....120 Sutter

SCREEN WORKS.
Quick, John W.....221 First

SEEDS AND GRAIN.
Bowen, E. J.....815 Sansome

SEEDS AND PRODUCE.
Volkman, Chas. M. & Co.....408 Front

SEWER PIPE AND TERRA COTTA.
Clark, N. & Sons.....17 Spear
Gladding, McBean & Co....Rialto Bldg
Steiger Terra Cotta and Pottery Works .....Mills Bldg

SEWING MACHINES.
Evans, J. W.....1021 Market
Jackson, Wm. E.....612 Montgomery
Singer Mfg. Co.....22 Post
White Sewing Machine .....300 Post
Willcox & Gibbs Sewing Machine Co.....334 Post

SHEET IRON AND PIPES.
Smith, Francis & Co.....83 Fremont

SHEET METAL WORKS.
Shields, Thomas.....548 Mission

SHEET MUSIC AND MUSICAL INSTRUMENTS.
Mauvais, The Zeno Music Co.....
.....933 Market

SHIP BUILDERS.
Boole, W. A. & Son, Inc..20 California
Hay & Wright.....36 Steuart
Turner, Matthew .....40 California
Whelan, John A. & Bros....28 Steuart

SHIP CHANDLERS.
Foard, L.....3 Steuart
Josselyn, G. M. & Co.....38 Market
Lewis, Anderson & Co.....24 East

SHIPPING AND COMMISSION.
Alexander & Baldwin, Ltd..308 Market
Balfour, Guthrie & Co..316 California
Chapman, W. B.....123 California
Dempster & Son.....320 Sansome
Eddy, Falk & American Trading Co.....123 California
Gale, J. W.....410 Davis
Grace, W. R. & Co.....
..N. E. cor. California and Battery
Herrmann, Geo. Co.....310 Sacramento
Johnson-Locke Mercantile Co.....
.....123 California
Lund, Henry & Co...Pine and Sansome
Marcus, Geo. & Co.....418 California
Mitsui & Co.....222 Sansome
McNear, G. W.....326 California
Meyer, Wilson & Co.....210 Battery
Moore, Ferguson & Co..310 California
Newhall, H. M. & Co.....309 Sansome
Otis, McAllister & Co....109 California
Parrott & Co.....306 California
Pinet, J. & Co.....3 California
Plummer, Geo. E. & Co....51 Steuart
Spreckels, J. D. Bros. & Co..327 Market
Tyson, R. J. & Co.....18 California
Ulrichs, J. F.....122 Clay
Williams, Dimond & Co.....202 Market

SHIPSMITHS.
Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.
Ulman, Seeligsohn & Brown.....
.....715 Mission

SILK MANUFACTURERS.
Carlson-Currier Co.....8 Sutter
Nonotuck Silk Co.....84 Third

SILVERWARE.
Glidden, W. B.....110 Sutter
Whitney, John B.....120 Sutter

SMOKERS' ARTICLES.
Heininger, C. P. & Co.....535 Market

SOAP & TALLOW MANUFACTURERS.
Fischbeck & Glootz....214 Sacramento
Lille, Charles.....
.....N. W. cor. Bay and Webster
Luhn, Otto & Co.....117 Diamond
Newell & Bro.....217 Davis

SODA MANUFACTURERS.
Horstmann Co., John.....675 Bryant

SODA WATER APPARATUS AND SUPPLIES.
G. J. Becht Company.....572 Geary

SODA WATER MANUFACTURERS.
Belfast Ginger Ale Co..Union & Octavia

SPICES AND FLAVORING EXTRACTS.
Rieger, Paul & Co.....141 First

STAMP DEALERS
Sellschopp, W. & Co.....113 Stockton

STARCH MANUFACTURERS.
Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.
Blake, Moffitt & Towne.....55 First
Bonestell, Richardson Co..401 Sansome
Crocker, H. S. Co.....215 Bush
Heynemann, Milton, Marshall Co..
.....415 Montgomery
Le Count Bros.....533 Market
Zellerbach, A. & Sons.....418 Sansome

STEAMSHIP AND TRANSPORTATION COMPANIES.
Cal. Transportation Co....Pier No. 5
Cook, Thos. & Co.....621 Market
Fugazi, J. F. & Co..5 Montgomery Ave.
International Navigation Co....21 Post
Loveland, H. D., Manager Pacific Traffic Com. Co....Hayward Bldg
Northern Commercial Co.Crossley Bldg
Occidental and Oriental Steamship Co.....421 Market
Pacific Coast Steamship Co...10 Market
Pacific Mail Steamship Co..421 Market
Toyo Kisen Kaisha .....421 Market

STEVEDORES.
Eschen & Minor.....8 Mission
Freese, A. C.....55 Mission

STORE AND OFFICE FIXTURES.
Simmen, John .....348 Phelan Bldg
Thoms, J. W.....
.....1009 Claus Spreckels Bldg

STOVE AND IRON FOUNDRIES.
Graham, James, Mfg. Co....14 Second
Steiger & Kerr.....18th and Folsom

SURGICAL INSTRUMENTS.
Folkers, G. A. W.....330 Post
Hoppe & McConnell.....404 Sutter

SURVEYING INSTRUMENTS.
Lietz, A. Co.....422 Sacramento

SYRUPS.
Colonial Maple Sugar and Syrup Co.....3460 Twenty-fifth
Long Syrup Refining Co.....
.....Eighth and Brannan
Pacific Coast Syrup Co....713 Sansome

TABLE CEREALS.
Pacific Cereal Association.....226 Clay

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.
Arnstein, Simon & Co.....585 Market
Baumgarten, J. & Co.....578 Mission
Ford, C. W. R. & Co.....116 Sutter
Reiss Bros. & Co.....24 Sutter

TAILOR TO TRADE.
Hilp, Henry, Tailoring Co., Inc...
.....Third and Jessie

TANNERS.
Eagle Tannery .....
.....26th and San Bruno Ave.
Legallet-Hellwig Tanning Co.....
.....401 Front
Norton Tanning Co.....312 Clay

TEAS, COFFEES AND SPICES.
Argonaut Tea and Spice Co.....21 Main
Brandenstein, M. J. & Co.....
.....Spear and Mission
Burmester, Henry W.....1854 Market
Caswell, Geo. W. & Co..414 Sacramento
Folger, J. A. & Co.....104 California
Grandjean, Henry .....419 Jackson
Guittard Mfg. Co.....119 Front
Hills Bros .....128 Market
Huddleston & Co.....52 Market
Jones-Paddock Co.....26 Fremont
Schilling, A. & Co...Second and Folsom
Thierbach, Chas. F. & Co..306 Battery
Tyler, S. H. & Son.....310 Front

TELEPHONE AND TELEGRAPH COMPANIES.
Pacific States Telephone and Telegraph Co., The .....216 Bush

TENTS AND AWNINGS.
Ames & Harris, Inc...100 Sacramento
Neville & Co.....31 California

THEATERS.
Belasco & Meyer.....Alcazar Theater
Walter Orpheum Co.....113 O'Farrell

TIMBER PRESERVING.
S. F. Timber Preserving Co.....
.....223 Folsom

TIN PLATE MANUFACTURERS.
Williams, I. B.....Mills Bldg

TITLE INSURANCE.
California Title Insurance and Trust Co.....410 Montgomery

TOWEL COMPANIES.
Mercantile T. & L. Co.....331 Eighth
S. F. Towel Co., The.....819 Folsom

TOYS AND NOVELTIES.
Cal. Notion and Toy Co.....526 Market

TRANSFER COMPANIES.
S. F. Transfer Co.....118 Ellis
Morton Special Delivery Co.....
.....110 Battery
Pacific Transfer Co.....20 Sutter
People's Express Co.....106 Steuart
Wells, Fargo & Co. Express.....
.....Second and Mission

TRUNKS.
Hirschfielder & Meaney.....14 Sutter
Malm, C. A. & Co.....220 Bush
Oppenheimer, James .....1 Ellis
Pacific Trunk and Bag Co..625 Mission

TURKISH BATHS.
Greenhood, L. H.....222 Post
Lindstrom & Johnson.....415 Sutter

TYPEWRITERS AND SUPPLIES.
Alexander, L. & M. & Co.....
.....110 Montgomery
Bannan's Typewriter Exchange....
.....307 Montgomery
Bornemann, Geo. C. & Co....117 Sutter
West Coast Typewriting Co.....
.....401 Hayward Bldg
Yost Writing Machine Co.....
.....327 Montgomery

UNDERTAKERS.
Gray, N. & Co.....353 Sutter
Halsted & Co.....946 Mission
Maass, H. F. Co.....917 Mission
Valente, Marini & Co....1524 Stockton

UNDERTAKERS' SUPPLIES.
California Casket Co.....934 Mission

UNDERWEAR.
Deimel Linen Mesh System Co....
.....110 Sutter

UNIFORMS AND REGALIA.
Pasquale, B. & Sons.....123 Geary

VALVES AND FAUCETS.
West Coast Safety Faucet Co.....
.....223 Mission

VARNISH MANUFACTURERS.
Berry Bros., Ltd.....809 Mission

VINEGAR MANUFACTURERS.
Consumers' Y. & V. Works....213 Eddy

WAGON AND CARRIAGE MATERIALS
Holt Bros. Co.....30 Main
Waterhouse & Lester .....16 Beale

WALL PAPER AND MOLDINGS.
Quadt, John .....1614 Market
Tozer, L. & Son .....762 Mission
Uhl Bros.....655 Market

WAREHOUSES.
Grangers' Business Association...
.....309 California
Haslett Warehouse Co., The.....
.....206 California
Lombard Warehouse Co., Inc.,.....
.....225 Fremont
S. F. Warehouse Co.....41 First
South End Warehouse.....
.....Townsend and Second

WELL BORERS.
Lowe, J. W.....126 Kearny

WIRE AND WIRE ROPE.
Pacific Steel and Wire Co....100 Front

WELSBACH MANTLES AND SUPPLIES
Welsbach Co.....359 Sutter

WINES AND LIQUORS.
Arnhold, B. & Co.....
.....Townsend and Stanford
Berges & Domeniconi....708 Sansome
Braunschweiger & Co.....5 Drumm
California Wine Association..661 Third
Chauche & Bon.....17 First
Chevalier, F. & Co.....15 Beale
Crown Distilleries Co...Beale & Mission
French-American Wine Co.....
.....756 Brannan
Friedman, Paul .....312 Battery
Gundlach-Bundschu Wine Co., The.....
.....434 Bryant
Herrscher-Samuel Co., Inc...521 Market
Hey, Grauerholz & Co.....224 Front
Hilderbrandt, Posner & Co.118 Market
Holtum-Schmidt Co., Inc....565 Market
Holtum, Ferdinand .....517 California
Hotaling, A. P. & Co.....431 Jackson
Italian-Swiss Agricultural Colony..
.....Montgomery and Sacramento
Jones, Mundy & Co.....123 California
Korbel, F. & Bros.....723 Bryant
Kuhls-Schwarke & Co.....129 Sutter
Lachman & Jacobi....Second & Bryant
Levy, Simon & Co.....211 Battery
Livingston & Co.....206 Davis
Lubben, John..California and Sansome
Lyons, E. G. and Rass Co., The....
.....549 Mission
Mann, C. M. Co., Inc., successor to I. de Turk.....216 Sacramento
Martinoni, E.....714 Front
McDonald & Cohn.....120 Front
McLeod & Hatje.....515 Market
Meinecke, Chas. & Co..314 Sacramento
Metzger, Leo & Co.....118 Battery
Moore-Hunt Co., The Jesse..200 Davis
Naber, Alfs & Brune.....323 Market
Napa and Sonoma Wine Co.....
.....10th and Howard
Neuman, W. & Co.....501 Market
Oakville Wine Co....Folsom and Army
Pike, B. D. & Co.....213 Battery
Rathjen Co., The.....46 Ellis
Rheinstrom Bros.....125 Mission
Rosenblatt Co., The .....717 Battery
Schilling, C. & Co.....230 Brannan
Schlesinger & Bender .....
.....Brannan and Boardman
Schultz, Wm. A. & Sons....523 Front
Shea, Bocqueraz & Co.....525 Market
Siebe Bros. & Plagemann..328 Sansome
Spruance-Stanley Co.....410 Front
Sroufe, John & Co.....208 Market
Sutter Home Wine and Distilling Co.....1295 Folsom
Van Bergen, N. & Co.....418 Clay
Weniger, P. J. & Co.....101 Powell
Wetmore, Bowen & Co.....410 Post
Wichman, Lutgen & Co.....29 Battery

WIRE AND WIRE ROPE.
American Steel and Wire Co..10 Pine
Roebling's, John A. Sons Co.....
.....25 Fremont

WOOD DEALERS.
Union Wood and Timber Co.....
.....Third Street Wharf

WOOD MANTEL MANUFACTURERS.
Bush & Mallett Co.....Crossley Bldg
Rigney, Thos. F.....641 Mission

WOOD AND WILLOW WARE.
Levenson & Co.....209 Front
Unna, Harry Co., The.....144 Bluxome

WOOL.
Denigan, Thos., Son & Co..132 Market
Koshland, S. & Co.....426 California
San Francisco Wool Sorting and Scouring Co.....652 Fifth

WOOLEN MANUFACTURES.
Golden Gate Woolen Mfg. Co.....
.....19th and Bryant
Sheideman, B.....214 Pine

WRECKERS.
Whitelaw Wrecking Co.....253 Spear

YEAST MANUFACTURERS.
Golden Gate Compressed Yeast Co. and Potrero Yeast and Vinegar Co.....343 Sutter

KEEP THESE JUDGES ON THE BENCH

The authors of the Federal Constitution said:

"The Judges, both of the Supreme and inferior courts, shall hold their offices during good behavior."

We hope no member of the Merchants' Association and no reader of this paper in San Francisco who has a vote, will fail to act upon that principle at the coming election.

Our Superior Judges are properly neither political appointees nor the representatives of party principles and class demand. They are the men who "interpret, pronounce and execute the laws." And the laws must bear on all alike or they are no laws.

It is almost imposible to exaggerate the gravity of the present crisis. The Bar Association, the San Francisco Board of Trade, and a large part of the daily press that is commonly partisan, have endorsed the candidacy of the incumbents, thereby removing the question from the field of party politics. The Merchants' Association feels that there will be nothing inconsistent with its established policy in approving that action.

The city never needed tried and tested men on the bench more than it needs them now, and there never was a time when it could so ill afford to risk losing those it knows to be reliable. Vote for

SEAWELL———MURASKY———KERRIGAN———TROUTT

MERCHANTS' ASSOCIATION REVIEW.

CIRCULATION, 6,000 COPIES.

Issued monthly at the office of the Association, Mills Building, 7th Floor, Rooms 6, 7, 8 and 9. Telephone Main 5945.

FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the REVIEW.

FRANK MORTON TODD, EDITOR.

A BAD CONSTITUTIONAL AMENDMENT.

In an article by Mr. Zion in this REVIEW will be found some valuable information about our growing list of exemptions from taxation. The facts there set forth deserve the careful attention of every voter in this city.

The REVIEW is not opposed to all exemptions, but would insist on people keeping in mind the fact that every remission of direct taxes begets an increase of indirect—the most injurious and vicious way to raise revenue. There are exceptions that may be justifiable. In the interests of education, the Academy of Sciences is possibly worth a State endowment to the extent of the relief it asks for. Vessel owners at this port have some very just complaints to make about the way their property is taxed at present.

But the proposal to exempt personal property up to $100 does not belong in a class with either of the other proposals. It does not seek to endow education or correct injustice. It is an absolutely vicious and indefensible piece of class legislation. Just how serious it would be, Mr. Zion indicates when he shows that in San Francisco the burden of making up the sum remitted, about $77,000, would have to be borne by less than ten per cent of the voters at the next election.

Now, these persons could afford to pay it. They could stand an increase of 10 or 12 cents in the thousand. But that is not the point. The point is, that there is no reason why they should stand it, and no justice in a law that would compel them to. No heavier duty is imposed on $100 than on $100,000. Every dollar pays its share, whether it is accompanied by 99 other dollars or 99,999. It is required to pay no more, and should not be permitted to pay less. And $100 can stand it as well as $100,000—the rate is the thing, and it is no different in one case than in the other.

We have no sympathy with the view that the poor man cannot pay his small share of taxes as well as the rich man can pay his larger one. We incline to believe the contrary—that he can stand it better; for his obligations, both those he assumes and those circumstances force upon him, are probably, many times, disproportionately light. At any rate, differing individual cases will be found on both sides, and these the law cannot take into account. The only just rule is to apply exactly the same rate to all the personal property the Assessor can find.

The adoption of this amendment would be a public wrong and a public folly, too. It would relieve a large number of people of their interest in taxation and destroy their vigilance in regard to it; and having inaugurated that form of injustice, would put them in a good position to become the victims of some greater and better-concealed wrong later on. No consideration of sentiment should beguile the voters into a departure from rigid justice in this matter, and no 100-dollar exemption is worth setting up a bad precedent to obtain. This amendment should be decisively beaten.

IS THERE ANYBODY WHO IS NOT IN POLITICS?

What does a respectable, well-to-do, bathed-and-barbered citizen mean when he says he is "not in politics"?

The phrase has a recognized status. It moves in the best society. The children of our finest families are brought up in its company. What is its real significance? Is it worthy the hospitality that has been extended to it, or would it better be shown the door?

The man who says he is not in politics means that he does not actively participate in, and is without influence upon the course of public events. That may be true, as far as it goes, but it is not the whole story. A man may not be in the church—he may be an agnostic, or an atheist—and still live in this country. He may not be in "society," he may not be in business, he may not be in professional life, and yet there is room for him. But he cannot live in the United States and not be in politics to some extent. The only way he can escape is to go to Mexico or Canada, and then he will be in Mexican or Canadian politics.

The reach of politics is coterminous with the jurisdiction of the State. If not actively, then passively, negligently and helplessly, every soul of us dwelling in organized society is in politics. Nobody can escape it, nobody can get out of it. A sheep might as well say he is not in the wool industry, or has retired from the mutton business.

For example: Certain free Americans, dwelling in one of our large cities, "beneath the protecting folds of that Starry Banner, which, in this land of the free and home of the brave," etc., and, doubtless, fitly despising the pretensions of tyrants and the pomp of foreign despotisms as all proud Fourth-of-July Americans should—had occasion to complain of the seduction of their daughters, and the sale of the wretched remnants, at so much a head, to slavery, disease and early death. They found that some of the municipal authorities were sharing in the profits, protecting the dealers, and doing what they handily could to extend the business as a "good thing" financially.

These "free and brave" had been in politics all the time and didn't know it. Its influence had been touching them on every side, like atmospheric pressure. They were astonished when they discovered it, like the gentleman that suddenly learned he had been speaking prose all his life. They found that their families were in politics, too; as the lamb was in the wolf.

By what right does any citizen attempt to hold himself aloof from politics? In this country government is an obligation devolving upon every man that shares its benefits. It is as much his duty to be an active participant as it is to pay his taxes—and more. The ascendency of the grafting caste shows that, great as we may be industrially and commercially, politically we are an aggregation of shirks, faithless in a large degree to the most sacred trust that history ever put into the hands of any nation on the globe: the experiment in government by the people. It has been a little over a century working out, and the results municipally are disappointing. The man who stupifies himself with the opiate phrase "not in politics," is morally responsible. Let us get rid of the imbecile conception. Let us understand that we are in politics, every one of us, and let us resolve that since we must be in it, we will be in it to some effect.

Elections are never stolen by persons who intend to do the people any good. The ballot-box stuffer must be looked upon as a public enemy, who means, in some way, before he gets through, to make honest men his victims. He should be hunted as relentlessly as any other beast of prey.

If that Government can be truly said to be despotic and intolerable in which the law is vague and uncertain, it cannot but be rendered still more oppressive and more mischievous when the actual administration of justice is dependent upon caprice or favor, upon the will of rulers, or the influence of popularity.—Story.

Merchants' Association REVIEW

PUBLISHED MONTHLY BY THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT AND PUBLIC INTERESTS.

THE COLUMNS OF THIS PAPER ARE FOR THE DISCUSSION OF IDEAS. BUT THE VIEWS PRESENTED ARE NOT NECESSARILY THOSE OF THE MERCHANTS' ASSOCIATION.

VOL. 9. SAN FRANCISCO, CAL., DECEMBER, 1904. No. 100.

ASSOCIATION DINNER MARKS A CIVIC REVIVAL.

Over 450 Representative Citizens of San Francisco Crowd the Hall at the Seventh Annual Banquet to Hear Eloquent Speakers Discuss Political Duty and the City's Future.

The Seventh Annual Banquet of the Merchants' Association transcended in interest any meeting the organization has thus far held, and may prove one of the most important gatherings ever convened in this city. It was the occasion of a strong and plainly marked revival of interest in city politics on the part of some 457 of San Francisco's leading citizens who attended, and many others who were unable to secure seats for want of room.

With local political conditions rapidly nearing the danger point, with the general recognition of that fact, with the public conscience stung by a realization that the municipality's present evil case is largely the result of neglect on the part of respectable people, and with the conviction that if San Francisco is to be cleansed the citizens themselves must do it, the announcement that men who are recognized authorities on the subject were prepared to point the way to better conditions caused an unprecedented demand for places.

FRANK J. SYMMES, PRESIDENT OF THE MERCHANTS' ASSOCIATION.

The Merchants' Association has been called to this higher work. We are in it, and like everything we go into, we intend to see it through. As long as there are lawyers in the city, and we have funds to put up, the good work shall go on.—Frank J. Symmes.

The subject of discussion was "The Citizen's Duty at the Polls." The eloquence was of an exceptional order, frequently arousing the audience to a high pitch of emotion, for every speaker felt that his best qualities as a man and citizen had been enlisted at a critical time for his city's well-being. Vigorous bursts of applause, spontaneous and sustained, and often rising to cheers and shouts of approval, showed the Association's unlimited endorsement of the work of the Directors in prosecuting ballot-box stuffers, and its determination to support such work as long as necessary. When President Symmes said the Association had progressed from the sweeping of the streets to the sweeping of the polls and intended to bring to the task not the clumsy work of the hands but the strong arm of the law, there was a sudden outburst of approval from every man in the hall.

A very optimistic person might have detected the knell of national partisanship in city affairs, in the vigorous cheering that followed Mr. Loveland's statement: "I would hail with delight the elimination of the words 'Republican' and 'Democrat' from municipal politics." The sustained applause indicated that the nonpartisan doctrine was the rooted conviction of almost every person present. Ex-Mayor Phelan's mastery of the subject of city politics, and knowledge of present conditions held his audience throughout. The members paid a rapt attention to Mr. McNab, who laid down with impressive emphasis clear and logical propositions of practical politics for the guidance of every voter of whatever party. And they arose to their feet, shouting, and waving their napkins, when Mr. Fairfax Wheelan took the floor to tell of the personal experience of a citizen at the polls which had led to the detection of the ballot-box stuffers, and to an honest general election following their indictment.

Finally, President Symmes brought the whole matter to a head by putting the old, practical question, "What are you going to do about it?" The manner in which the meeting adjourned showed that almost every man had taken his lesson to heart. There was little comment—few or none of the social pleasantries that commonly follow an Association banquet. The general mood was serious. The members filed out of the hall in a grave and thoughtful silence, like people leaving church. They had been deeply moved and their manner indicated that it was no transient ebullition, but a feeling which, translated into action, should have a valuable

effect on the political life of the city for years to come.

ASSOCIATION'S PRESIDENT SAYS THE WORK SHALL GO ON.

At the conclusion of the dinner President Symmes arose and calling the assemblage to order, said:

It is a great pleasure to me, members and guests of the Merchants' Association, to welcome you to our seventh annual banquet. You must recollect that for the first four years of our existence we did not indulge in so extravagant a diet. We have found now, after arriving at years of considerable strength and power, that we can not only take care of one banquet a year, but we can digest two, and the association seems to be strengthened and benefited by them. It certainly is a gratification to the members of the Board of Directors to feel that this occasion and the subject presented meets with such hearty approval as your generous attendance indicates. We should have been glad if those of you who desired to bring guests might have done so, but the members have the first consideration, and therefore we are here only with guests of the Board of Directors for the association as a whole —the honorable Board of Supervisors, and others upon my right.

GROWING WITH CONDITIONS.

You probably have observed that the Merchants' Association has somewhat changed the character of its work in the last few months. We have temporarily suspended our interest in street sweeping and we have taken up the sweeping of the polls. (applause). We do not purpose to do it by the clumsy method of the hands alone, but we have called to our assistance the strong arm of the law. (applause). It is exceedingly slow and very expensive, but we are in it, supported by the great body of the people who believe in law and order, and who desire an honest ballot and a fair count. We believe that the Merchants' Association will do for this community something that is very much needed to be done. We have been fortunate in having similar work carried on by the aid of the press, and so far as possible, by the grand jury. (applause). And these two together make a pretty strong team: a pretty good sweeping machine.

There are reasons why we have brought to you the subject of this evening. While it is one that is always apropos, this is a season when it is perhaps more so than at any ordinary time.

We are not only indebted to these other organizations for assistance, but we are greatly indebted to one member of this association—one of our directors—who took the initiative and who got up in the early morning, when most of us were sleeping, and went to the Alms House booth during the primary election to note what was going on. (applause). One good man thus starting a work in a good direction often gains a following which carries things to a sweeping victory.

I believe that this association is in a position at this time to do more for the good government of San Francisco than has been done for many years notwithstanding the fact that the chief executive has declared in a communication to us that the present administration is "more honest and more clean than any which has been known heretofore in the past." (laughter). There seem to be some doubters and I am sorry to say that there are many outside of our own city. It was my misfortune to hear upon the train, and in the city of St. Louis, men attempting to condole with me over the misfortune of our city in its wickedness and its corruption, and I tell you it makes me weep with shame to think that the city of St. Louis can cast any slurs upon us. (laughter and applause).

SECURED A FAIR ELECTION.

But whatever is the situation, gentlemen, we know that by the help of certain conditions which came about through the aid of members of this association, and by the help of your clerks and your own attendance as clerks and watchers at the polls, we can declare that the last election was absolutely square and honest. Without your assistance, I can assure you, it would have been far otherwise. (Applause).

Realizing that the duty of the Merchants' Association at this time is on a far higher plane than it has been before, (and whilst we eschew politics, we know that good government is the principle upon which we stand and upon which the city must stand), we feel justified in presenting to you this evening a subject for discussion which we know will meet with your approval.

When it comes to the ballot-box frauds, there are three kinds of criminal: there is the ordinary morphine or cocaine fiend who can be bought for a dollar, who is practically irresponsible and who is willing to do anything he is told; he is the man ordinarily sought for the purpose of a prosecution. But the true criminal is the man who instructs him. The poor wretch never does that by himself—the dollar, of course, is some temptation to him—but the greater criminal is the man who is behind him. And the still greater criminal is the one who has sworn to preserve the laws, but who fails to do it, and bargains and consents for this work to be done. (applause).

The Merchants' Association has been called to this higher work. We have always stood for good government, but we did not expect to undertake this character of effort. We are in it, and like everything we go into, we intend to see it through. (applause). As long as there are lawyers in the city, and we have funds to put up, the good work shall go on.

In presenting to you the subject for tonight, I would announce that we expect to approach it from different directions. We have asked, first, one of our oldest and most reliable members, whom we have not called on heretofore, to present the subject of the citizen's duty at the polls so far as it affects the city. This gentleman is deeply interested in mercantile affairs, and he has done much in his way for the progress and improvement of the community. I have the pleasure of presenting to you, therefore, Mr. H. D. Loveland, the president of the Pacific Coast Jobbers & Manufacturers' Association. (Applause).

CORRUPTION THRIVES ON CIVIC LAZINESS.

H. D. Loveland, In a Stirring Address, Castigates the Respectable Citizen's Political Sins of Omission.

H. D. LOVELAND.

I would hail with delight the elimination of the words "Republican" and "Democrat" from municipal politics. We are all in politics, and we can not get out of it. We must not fail. We must do our whole duty, and we shall then discover how little is required of us.—H. D. Loveland.

Mr. Loveland's witty, practical and eloquent address at the banquet held the attention of his audience throughout. He said:

Mr. President and Gentlemen of the Merchants' Association:—The historian, Herodotus, tells us that the ancient Persians always discussed public questions twice; once when they were sober, and once when they were not. He is silent as to the results which were obtained from the different discussions, and it is to be regretted that having awakened our curiosity by the statement of this remarkable historical fact, he did not tell us something of the consequences of their liberal manner of seeking the last analysis of matters of public interest.

However, we should console ourselves with the thought that after the lapse of ages, the desire to meet and discuss questions of vital importance, still finds expression in the assembling together of so many representative men in the different walks of life, as are gathered around this banquet board to-night.

We are here, gentlemen, to consider one of the most important, if not the most important, question that can ever come before the American people. I say the American people for two reasons: First, it confines the consideration to its proper limits without localizing it to this community; and second, because the question which we are considering to-night is important to a people in direct ratio to the degree of liberty which they enjoy, which justifies my statement of its importance to the American people; an importance that is magnified when we remember that the preservation and perpetuation of that liberty depend upon the manner in which our citizens discharge their duty at the polls.

To me has been assigned that portion of our subject which relates to the influence upon the municipality that the proper discharge of our duty as citizens at the polls carries with it, and it cannot be considered as varying greatly from the text to which Mr. Phelan will speak; indeed I shall not attempt to explain the distinction with exact nicety, as, in a general way, what we can

say with reference to a citizen's duty to the state, may be said with equal force and appropriateness of application of a citizen's duty to the city, and vice versa, although it is unquestionably true that as the residents of a city are surrounded by more complex and more closely correlated conditions, their duty to the municipality is more complex, less primitive and simple in character, than is the duty of the average citizen to the state.

COMPLEXITY OF CITY PROBLEMS.

The late Dr. Horatio Stebbins expressed this very tersely when he said: "It takes more wit to cross Market street than it does to walk a mile in the country."

It would be interesting, indeed, to consider at this time the changing conditions, the kaleidoscope of human events, which go to make up the history of the last century, during which time this country to a greater degree than any other, has listened and responded to the giant tread of the world's progress, from the primitive simplicity of the past to the complex and expanding present, and to note the influence which those changes have had upon the exercise of the right of free suffrage.

Especially would it be interesting to note the effect of practically unrestricted immigration, of the large increase to our voting population by constitutional amendment at the close of the Civil War, of the rapid absorption of wealth and political influence by large corporations, and particularly of that which to many of our deepest and best thinkers, is a disturbing feature of our national life, namely, the rapid increase of our urban as compared with our suburban population.

This last thought would be especially appropriate to that portion of the discussion which has been assigned to me, but the limitations of time forbid so exhaustive a consideration, and I must confine myself to generalities.

Since the experiment of self-government began, philosophers have moralized, great thinkers have theorized and volumes have been written upon the duty of citizenship as it finds expression at the polls, but a plain statement of fact, shorn of all technicalities and unnecessary verbiage, is that if a man is of that disposition which leads him to discharge his whole duty to the state, as a citizen, at the polls, he will not be liable to fall far short in other directions. (applause).

SINS OF OMISSION.

It may be said as a safe premise for the purposes of this discussion, that there are two classes of citizen that are at fault in the performance of their duty at the polls. With the one class, the fault is one of commission; with the other, it is that of omission. The former positive and actual, expressed in the vicious and dishonest exercise of the right of suffrage; the latter negative in character, but no less reprehensible and detrimental to the welfare of state and municipality.

The members of one class are always in evidence in person or by representatives upon all political occasions, not I am sorry to say but as we all know, to dignify free suffrage and preserve the purity of the ballot by the honest, fearless, uninfluenced exercise of the right of citizenship, but rather to pollute and prostitute that Palladium of American liberty, by submitting to influence or by casting their own baleful influence over weak or dishonest voters. In other words, their highest conception of this great privilege, this right to have a voice in the making of the laws by which we are governed, is to exercise that right without thought or reference to the sacred obligations which should surround its use, or to the consequences entailed by the proper or improper discharge of their duty.

This sort of thing we may well conclude however, will always exist, and our hope should be to minimize rather than to eliminate it; but that it can be minimized, there is no question, and this leads us to consider the second class of citizen to which allusion has been made; namely, those whose faults in connection with their exercise of the right of suffrage and the discharge of their duty at the polls are those of omission. And I am sorry to say that this class is large, and is made up of the best men in every community.

No explanation is necessary of this seeming paradox. Every man within sound of my voice, if he is or is not himself one of the class to which I allude, can call to mind not one but many of his acquaintances, men for whom he has the highest regard, men whose character is above reproach, and yet if it were suggested to them in seriousness that they take a practical interest in politics, it would be difficult for them to conceal their dissatisfaction, if not disgust, at the proposition. They would not feel at all honored by the suggestion; and if it were further intimated that they were derelict in their duty to the state or municipality in which they live, they would probably be offended. Yet, they are men of affairs, business men, professional men, property-holders, the very men of all others who should be vitally interested in preserving the purity of the ballot.

They register and vote if business cares do not prevent, not at the primaries usually, but at the elections generally; and having performed this splendid duty to their state or city, at an expense of thirty minutes of their time, they leave the rest to practical politicians, and like the Pharisees of old, thank God that they are not as others are. They approve when some civic body like the Merchants' Association undertakes to see that ballot-box stuffers are convicted and punished, and they experience a satisfaction in belonging to an association that is endeavoring to promote pure politics, but they never ask themselves what they individually are doing to preserve this bulwark of our liberty, the purity of the ballot.

NON-PROFESSIONALS ARE MORE TO BLAME.

And yet I say without fear of successful contradiction, that this class of citizen, whose faults are those of omission, is more to be blamed for the continuance of the pollution and prostitution of the right of free suffrage, than is that other class, the members of which are in politics for what there is in it. (applause).

Mark the distinction contained in this indictment. I do not say that honest men who neglect their duty, or who do not perform their whole duty as citizens at the polls, are to blame in the beginning or at the inception, for the fraudulent voting and disgraceful manipulation which have so often characterized our municipal, state and federal elections, although by their passive acquiescence in the assumption of political leadership by men who are guided in their ambitious desires for political preferment by the old Jesuitical dogma that the "end justifies the means," they contribute largely to the bringing about of these deplorable conditions. But spreading the mantle of charity over our initiative culpability for the wide-spread prostitution of the right of free suffrage, I repeat that with the means at hand for correcting such abuses, we are to blame for their continuance, nor can we escape the responsibility for such continuance.

But have we the means for correcting this evil, and are they available and sufficient to bring about the consummation so devoutly to be desired? To answer these questions, let me ask your permission to present for your consideration two propositions; the one, describing political conditions as they actually exist; conditions that are familiar to us all; the other a condition which I maintain can be realized, and one that every good citizen desires.

To this end, picture to yourself the conditions surrounding the worst voting precinct in this or any other city on election day. The booth is presided over by men a majority of whom have been selected by an Election Commission in servile submission to the wishes of the political boss. The candidates, at least the important ones, have been chosen at the primaries where the same political influence predominated.

As you approach to cast your ballot, regardless of what direction you come from, one hundred feet from the voting place (the regulation distance prescribed by law and in some instances the only evidence of the majesty of the law about the voting place) you are met by one or more boosters or henchmen of the boss of the district, who with an assurance born of ignorance and also of the knowledge that they have political influence behind them, proffer their advice in your selection of your ticket.

You treat them of course with the silent contempt to which you feel they are entitled, but not infrequently they accept your rebuff with a smile of pity that carries with it somewhat of contempt.

WHY THE VOTER IS HELPLESS.

They know that at the primaries which you were too busy to attend, they helped to arrange the ticket that you are about to vote. You cast your ballot, and with the pious conviction that you have discharged your duty to the state and to your municipality, you return to your business, unmindful of or disregarding the fact that a citizen's duty to his municipality and state cannot be discharged by the simple act of casting his vote; unmindful of or disregarding the fact that there is no other interest as strong as that of self-interest, and that self-interest is the moving influence of practical politicians at all times—before the primaries, at the primaries and at the polls—and that those whose corrupt influence you are seeking to counteract consider an election something of sufficient importance to demand their time and attention.

And so political corruption continues, at which you are mildly surprised and inclined to believe that other honest men have not discharged their duty at the polls as you have. But they have. They have discharged their duty as citizens exactly as you have done, and that is where the whole trouble lies. They have voted as you have, for what they believe to be right, but without a proper conception of the duty of citizenship, and have therfore failed in the discharge of their whole duty as citizens, thereby contributing to the continuance of conditions which they deprecate and earnestly desire corrected.

Why Mr. President, it has come to be a fixed and settled habit of business and professional men, to permit practical politicians before and at the primaries, to select the men and name the ticket for which they are to vote, losing sight of the important fact that the referendum when shorn of its initiative is robbed of much of its practical value.

ACTION THAT WOULD BRING RESULTS.

Now let me paint for you another picture, and the scene shall be laid in that same voting precinct. **Suppose before the primaries, every honest, upright, representative citizen in that district were genuinely aroused, imbued and enthused with the desire and determination to have a clean, honest election in his district. Led by the strong, fearless men who always develop upon such occasions, and such men by no means deserve the opprobrious title of "political boss," they meet before the primaries and select good, clean, honest men as candidates for office, attend the primaries and work for their nomination, and on election day gather at the polls and purify the atmosphere by their wholesome presence and advice and influence over such as are weak rather than dishonest. Do you doubt for one moment what the result would be? Are either of these pictures overdrawn? And while one condition actually exists in many of our voting precincts, would it not be possible if every honest, right-minded man discharged his whole duty as a citizen to bring about the other?** (applause).

Honest, upright men are in the majority in most if not all of the districts of this and other cities, but they leave politics to the irresponsible, practical politician, and hence I say they cannot escape responsibility for the deplorable conditions which to-day surround the exercise of the right of suffrage all over our land. A condition that if unrestrained, is allowed to fasten itself upon our body politic, must constitute a menace to the life of this Republic.

John Brisbane Walker, editor of the "Cosmopolitan," in the November number of that magazine asks the question, "Should young men go into politics?" And he answers it as follows: "Yes, they should go into politics in order to obtain, for themselves and their fellow voters, the endless benefits which accrue under a Republic where every voter does his full duty. Business men," he continues, "should let the boss and his henchmen know that they must be counted as a steady influence in the decision of affairs at the primaries, at the conventions, at the polls. Practical, irresponsible politicians gain their power by being eternally vigilant in wrong-doing. They must fear the men who will be eternally vigilant in right-doing."

But there is still another class Mr. President, and that is what might be called a subdivision of the second class of citizens who fail in their duty at the polls. I refer to those who in the language of Grover Cleveland, "have reached that stage of partisanship which satisfies their conception of the duty of suffrage by blind obedience to party leadership."

BLIND PARTISANSHIP MAKES BOSSES.

Individual responsibility and duty to the state or municipality are lost sight of in mistaken loyalty to party. **President Roosevelt is quoted as saying that blind adherence to party is more than any other one thing responsible for boss rule and its attendant evils.** Loyalty to party within reasonable limits is right, and distinguishes the strong and positive from the weak and vacillating man; but there are times, and especially in municipal politics, when the custom of voting the whole ticket is "more honored in the breach than the observance." (applause).

In national politics since the time of Jefferson and Hamilton, the two great political parties have been divided on great national issues, and party lines have been clearly defined.

The settlement of the slavery question, and the

gradual elimination of the question of State versus National authority, have brought the parties nearer together in principle, but there are still points upon which they honestly differ and it makes for the good of the country that this is so.

It is necessary that there should be two parties in a government like ours, as the influence of such opposition is healthy and purifying in its effect. **But why should the voters representing the best element in a city, differ in municipal politics and invite defeat, by refusing to unite in the support of good, clean, honest men?**

There is no man in this room who is more loyal to his party than I, but I would hail with delight the elimination of the words "Republican" and "Democrat" from municipal politics. (Sustained applause.)

This, too, however, will be understood and appreciated when men realize the duty they owe to the state and to their municipality, and discharge that duty with the same zeal and thoroughness that they display in attending to their business affairs. And why should they not do it? They know the conditions surrounding the use and abuse of the right of free suffrage. They know that dishonest, irresponsible men have that right, and are active and vigilant in its use, to further their unholy desires. They know that men possess this sacred right, who are weak or venal enough to barter it for a mess of pottage, and they know that political bosses do not hesitate to exert their disreputable influence over such voters. They know that not only are their own interests jeopardized, but that the very existence of this free government is endangered by the wide-spread and increasing pollution and prostitution of the right of free suffrage, and still they shrug their shoulders at the idea of going into politics.

NO ESCAPE FROM POLITICS.

Why they are in politics, we are all in politics, and we cannot get out of it. We cannot escape responsibility for our acts. Either our influence is active and potential, for right, for justice and for the good of the state and municipality, or as I have shown, by passive acquiescence and by careless negligence that is little less than criminal, that influence is lost and the enemies of good government are strengthened in their position.

What the world wants to-day and what this country wants, and what this municipality wants, is just what the world has always wanted; and that is, brave, true, willing men, men who appreciate the inestimable value of this splendid heritage of ours, and who comprehend the effort that must be made to preserve and perpetuate it. Men who recognize the principles made holy by baptism in patriots' blood at Bunker Hill, at Lexington, at Yorktown, and by patriots' suffering at Valley Forge. Men who appreciate the theory of self-government, and know that if that theory fail in practice, in this "Time's noblest offspring," it will be a retrograde movement in the advancement of the higher civilization and in the progress of the world that it will take centuries to recover from.

We must not fail. We must do our whole duty to state and to municipality, and when we have determined to do this, and have each one of us put his shoulder to the wheel, we shall discover how little is required of us comparatively speaking, and how easy it will be to perpetuate in its strength and beauty, this pride and glory of all ages, American self-government. (applause).

I grant you my friends that there must be a general awakening of the American people to the necessities for reform in political conditions, in order to compass that reform; and I am glad to see that there are some indications which point to an awakening of our people to the necessity for reform.

In the San Francisco "Call," under date of November 7th, there appears an Associated Press dispatch from Chicago which states that Mr. Cooley, Superintendent of Schools of that city, assisted by the High School Principals' Association, has inagurated the system of giving to high school pupils instruction in practical politics. City, county and state mock conventions will be held, and the students taught their duty to state and municipality, and how to discharge it properly.

This is in my judgment, a move in the right direction, and is an example that might be followed by educational institutions in other cities.

QUALIFICATIONS FOR VOTING.

I hope also that the distinguished gentleman who is to talk on practical politics, will not omit the subject of proper qualifications of voters. Personally, I believe that there should be an educational qualification for all voters, and that a property qualification should be a condition precedent to allowing voters to exercise the right of suffrage on matters relating to creating a bonded indebtedness in municipalities.

I know of course that this would meet with strenuous opposition, and we would hear much of the injustice of curtailing this sacred privilege; but we should remember that it is not a vested right; but is a privilege conferred upon some, not all American citizens.

As a matter of fact, the right of suffrage is a mere matter of political expediency which, under our Federal and State Constitutions, we have conferred upon a certain class of citizens, generally males over 21 years of age. Nor are our laws uniform in granting this privilege. The women of Colorado and Wyoming are allowed to vote at State and national elections, those of other States are not.

A man who has a legal residence in this or another state has the right to vote for President of the United States. If he moves to the District of Columbia or to any of the territories, he loses that right. So that it clearly seems within the province of legislatures, state and national, to define certain qualification for voters.

And before closing I want to say just a word of the growing importance of cities in our national life; and I promise not to detain you long. It is not often that we get the opportunity to talk to five hundred first citizens of San Francisco, and let us try to tell them something, which in the hurry and bustle of every day business and professional life, they may have overlooked. In other words, it should be the object of these meetings to give our members food for thought.

WHAT CITY GOVERNMENT COSTS.

Are you aware my friends that there are more than a dozen cities in this country to-day, the municipal expenses of which are more than the total expenses of running the government of the State in which they are located?

Are you aware that the city of New York raises to-day by taxation for municipal expenses, more than did Imperial Rome in her palmiest days?

Are you aware that it costs more to run the city government of New York than it does the civil government of the United States?

These are facts that emphasize the necessity of an awakening of our people to the need of reform in political conditions in large municipalities.

And now in conclusion Mr. President, I want to tell you a little story which aptly illustrates the spirit in which we should all go into politics, and discharge our duty as citizens to state and municipality.

Some years ago I happened to be in a mining town, where through the passive negligence of the better class, the lawless element seemed to predominate. Hold-ups and robberies were almost of nightly occurrence, and murders were not infrequent. Finally it became so bad that the representative men determined to do something to purge their city. The time for municipal election was approaching, and so thoroughly was the community aroused that the convention for nominating candidates for city offices took on the aspect of a mass-meeting. They had as a resident of their city an honest old Irishman, who though short in that part of a man's education which we call book learning, was long indeed in the qualities of heart and mind which go to make up the character of an honest, upright man.

By the exercise of his native shrewdness and by obeying the laws of accumulation, he had amassed a fortune, and being known as a man of determined character, it occurred to his fellow voters that he was the man for Mayor. So they nominated him and called upon him for a speech. The old fellow climbed upon the platform and this was his speech:

"Ladies and gintlemen, friends and fellow citizens; I am not much at stump spachen; but for honesty, integrity, truth and veracity, I bates the divil. Now ther's been a good dale of thievin' and robbin' and murderin' goin' on in this town for the past twelve months; and if ye elect me, which I hope to God ye will, I'll put a stop to it by Jasus." And he sat down. (applause).

Well, they elected him, and he delivered the goods. At his own expense, he employed twenty strapping young fellows, gave them a uniform, a star and a club, and law and order succeeded chaos and lawlessness.

This, my friends, homely illustration that it is, shows the spirit in which we should discharge our duty as citizens of this great country and of our beloved city, and the duty of citizenship so understood and so discharged, will make for the best interest of state and municipality, and will perpetuate the glorious right of free suffrage which has come down to us from our sires, and which we in turn should bequeath to our sons.

In other words, let us do our whole duty; and let our conception of that duty and of our ability to discharge it, be expressed in the language of the poet:

> So nigh is grandeur to our dust,
> So near is God to man;
> When duty whispers low, Thou must,
> The youth replies, I can.

(*Continued on Page 5.*)

STEADY GROWTH CONTINUES

The following new members have been added to the roll of the Merchants' Association:

Martin Bros., Merchant Tailors.....17 Stockton
Thomas J. Davis & Son, Printers.....523 Market
S. F. Alden & Co., Manufacturers' Agents..
.....300 Rialto Bldg.
Theodore Reichert, Gas Generators....625 Sutter
A. Friant & Co., Commission.....524 Sansome
E. A. Denicke, Capitalist.....510 Montgomery
W. B. Lomax, Accountant and Auditor.....
.....26 Phelan Bldg.
Traffic Publishing Co., Publishers.....
.....429 Montgomery
Dr. D. W. Montgomery, Property Owner....
.....1301 Van Ness Ave.
W. C. Barnard & Co., Commission.....
.....Davis and Sacramento
C. V. Rowe, Accountant and Auditor.....
.....183 Crocker Bldg.
Leo Heringhi, Jeweler.....8½ Stockton
S. F. Weeks Co., Ship Chandlers.....31 Market
Lyon & Hoag, Real Estate.....116 Montgomery
S. C. Schwartz, Dry and Fancy Goods.....
.....2704 Twenty-fourth
Adam Schilling & Sons, Machinery and Engineers' Supplies .....211 Main
Carl Westerfeld, Property Owner.....
.....Claus Spreckels Bldg.
Alex D. Keyes, Property Owner.....Mills Bldg.
L. A. Rea & Co., Paints and Oils...1318 Stockton
H. W. Newbauer, Commission.....107 Front
L. Shores, Hotel (The Wentworth)....657 Bush
Benj. J. Brun, Hotel.....1420 Van Ness Ave.
Peters Bros., Grocers .....798 Haight
L. G. Harrison, Boots and Shoes.....26 Powell
Price, Waterhouse & Co., Accountants and Auditors .....Mills Bldg.
Kuttroff, Pickhard & Co., Dyestuffs, Colors, etc. .....215 Sacramento
George E. Carter & Co., Lumber..52 Crocker Bldg.
C. Schmitz & Co., Exporters and Importers
.....215 Sacramento
F. J. Cooper, Advertising.....78 Geary

CARS NOW STOP AT NEAR CROSSINGS

Merchants' Association and the Railway Companies Bring About an Innovation of Great Convenience to the Public.

The United Railroads of San Francisco has adopted a nearly uniform rule requiring cars to stop at the near corner when hailed at a street crossing. The few exceptions are those made necessary by curves, or grade crossings, and are indicated by conspicuous signs.

The change was brought about through the initiative of the Merchants' Association, assisted by the desire on the part of the company to accommodate the public as far as possible. Correspondence on the subject was opened in May. Lists of all stopping places on the lines of the United Railroads were kindly furnished by General Manager Chapman, and careful study on the part of the Association's expert showed but 49 where it was necessary for a car to pass the near crossing before coming to a stop. The company agreed that the exceptions were not sufficiently numerous to warrant an adherence to the inconvenient and confusing practice of stopping on the far crossing and sometimes on both.

THE AMERICAN SYSTEM IS IN THE BALANCE.

Hon. James D. Phelan Vividly Depicts the City's Plight, and Calls the People to Save their Government from Spoilsmen.

The ballot was never meant to settle ethical questions between, on the one hand the employer, and on the other hand the employee. The law is for all. The only business of a public official is to see that it is enforced. -James D. Phelan.

Hon. James D. Phelan.

(*Continued from Page 4.*)

President Symmes next presented Mr. James D. Phelan, who was to speak at the banquet on "The Citizen's Duty to the State," saying:

It is always easier to see things near at hand than at a distance. The purity of the ballot is a matter that has a far-reaching effect. Our intention was that Mr. Loveland should confine himself to the effect upon the municipality. He has reached over into the broader field—like the big broad man that he is—belonging to Mr. Phelan. But Mr. Phelan is, we know, equal to the emergency. We have asked him to speak upon the subject insofar as it affects the State in its broadest terms, the nation, and I take great pleasure in presenting to you one who has long labored for good government in San Francisco, and whom you well know, our ex-Mayor Mr. James D. Phelan. (Applause).

Mr. Phelan received a hearty and enthusiastic greeting from the merchants present, and said:

Mr. Chairman, and fellow-members of the Merchants' Association. As I stood here this evening I thought, looking over this concourse of merchants, that it would be a great opportunity, were one so gifted, to plant seed which would soon fructify, because, going out from here, each of you, having your sphere of influence, could accomplish much to carry out the purposes of the Merchants' Association in saving our city and our State from the evils which beset them.

Many of you have at one time or another attended college. You have acquired your knowledge of American institutions in one school or another. I recall this evening that it was a San Francisco business man who first instilled into my mind a knowledge of American institutions, and with that knowledge, a love of them. I refer to a citizen, perhaps known to you—a citizen now departed—who was president, I think, of the California Insurance Company, Mr. Hopkins, who wrote a book twenty or thirty years ago, and called it "American Ideas."

It was from that volume at school that I got the knowledge I possess of American institutions. It is important therefore that you who have young boys should put into their hands a work such as that, because it is necessary, in the confusion of the times, for men to study the foundation principles of our government in order to appreciate them.

The Merchants' Association has brought us together to-night, very timely, to discuss important questions. We are apt to forget our rights and duties as American citizens and allow them to slumber. Someone has parodied an old saying, making it read, "Many are called, but few get up." (laughter). Many are called to civic duty, but few respond. Indifference and neglect stifle the voice of conscience and of patriotism which very often loudly calls. And yet I am sure that every one of you loves your country, and if you believed your country were in peril you would make sacrifices for its preservation and defense.

MAGNITUDE OF THE STAKE.

We have erected here a free government which is the wonder, the astonishment, the admiration of the world; we have erected a government which has conferred upon mankind countless benefits. We know that it has demonstrated and vindicated the right of man to govern himself, and yet that government has been the workmanship of our people. Shall we save it? Shall we neglect any opportunity we have to preserve it when it is in danger? Shall we regard it, as we often do, being familiar with it in daily life, as something not unusual or extraordinary? Do we not come to regard it as matter of course, as we look upon railroads and telegraphs? We do not know the value of our possessions. Turn back the pages of history and recall to your mind in the evolution of government the times when physical force established the only relation between man and man, —in the time of "The good, old rule, the simple plan, that he may take who has the power, and he may keep who can."

Recall to your minds the grinding military despotisms of the past, the cruelties and tyrannies of kings. Picture again the feudal system, not, in the estimation of history, so very long ago, when divine right kings ruled the common people with an iron hand, wielding the power of life and death over them, confiscating and taking their property; the king who made and enforced all laws and called upon the people for military service at his will. Then consider the time when the forces of freedom began to gather, and the men who sacrificed themselves, and the hardships and the persecutions and martyrdom.

How many men have fought and died to give you and me that freedom which we now enjoy; how many men have fought and died to establish this government with which we are so familiar and of which at times we may think so lightly; to establish this government and the ideas for which it stands—free conscience, free speech, free thought; in fine, a representative government made of free men and governed by their sovereign will. Shall we leave it—abandon it to its fate? Shall we neglect our duty when we are called upon to act?

These despotisms pretended to derive their authority from God. The American government started out with the fundamental declaration and doctrine that it derived its just authority from the consent of the people. Therefore the people must be intelligent and patriotic and devoted, and must have a ready and free means of expressing their will; otherwise, this government of ours, built up after such heroic struggles, will perish from the face of the earth. We must look to history for guidance.

THE GREEKS AS CITIZENS.

It is interesting to know that the Greeks made a partial success of their Republic. They made a success of their Republic because their citizens participated in the government. They met in the vast assembly, where their governmental affairs were discussed and decided. They had what they called universal suffrage and enjoyed equality in the body of their citizens. But there is this important distinction, that they had excluded from their body of citizens the men who did the hard work of society, and they segregated them and called them slaves. That is where they failed. Our universal suffrage presents new problems because it embraces every one. Nor can we, on account of our larger constituency and vast population, creating new conditions again, meet in an assembly and there settle grave affairs of state. But we have the printing press, which they did not possess. The printing press, added to the forum, enables us to keep our people informed on the great questions which they have to decide by the ballot. Then again, if they made a success, it must be remembered that they were not a busy people, as we understand it; their community was not an industrial community; they had abundant time for the consideration of public affairs, and to public affairs they devoted their patriotic attention. With us, our civilization being far more complex and our people being incomparably more busy, we find this great objection in American communities to the successful working of our system—that our business men have no time, they say, for public affairs; they have no time, they urge, to attend to their citizen's duty.

The practical question which is presented to us to-night is whether we shall or shall not give the time necessary for the proper performance of the citizen's duty. Unless the patriotic and intelligent people of this land attend to their duty the scheme of our government will fail, and there will be no redemption for this system of ours of which we are so proud and which has accomplished so much. The result will probably be—in the light of history I would say it—that if attention is not given to our affairs by the body of our intelligent electorate the government will degenerate first into anarchy or misrule or corruption or, on the other hand, it will relapse again—so fond is history of repeating itself—into a despotism.

TWO THEORIES OF POLITICS.

Most people have two ideas about government; that the administration of the government is either conducted as a sacred trust for the benefit

of the people; or, secondly, it is regarded as an opportunity for plunder and for personal aggrandizement.

You will know from your reading and knowledge of the world that there are distinguished patriots and statesmen in every land who regard it as a great privilege to be permitted to serve their country. It would be unwise to underestimate the loyalty of men for native land—a general loyalty which is not always, however, expressed by actual work, but still it exists. We are told an anecdote of a distinguished French philosopher who was importuned to take an important office. He was an astronomer, and when his friends told him not to take it lest it would interfere with his scientific researches, he said, "If I can confer a single benefit upon my fellow-citizens—that to me is worth more than one hundred astronomical observations."

Richelieu, the great servant of his country, said, with affection, "The state is my bride." And there are American citizens everywhere in every community who have the same instinct of loyalty and who, at the sound of alarm will give their support to the government, and who would regard the theory of converting the government to private uses for personal advantage as repugnant to them as would be the robbing of their neighbor.

So long as this condition exists there is hope. But on the other hand, we know that there are men who do not entertain such sentiments and yet, that is the only true sentiment. There can be no possible doubt that the same tenets of morality which obtain in private life are applicable to public life, and yet we are careless about them. Burke said, "The principles of true politics are those of morality enlarged." We cannot have two sets of morals, for instance, one for use in our private affairs and the other in our public affairs. That is repugnant to the very idea and conception of right, and yet I say we are careless about these things.

CITIES IN BAD HANDS.

It is not an unfamiliar story that men seek public office for the purpose of enriching themselves and their friends; that they levy blackmail and extort tolls from everyone who has any business with the government; and it is true that tribute is so paid. It is very much like the ancient Egyptians who worshipped the devil in order that he might do them no harm. And so American cities have fallen very often into the hands of thieves. It was humiliating indeed to-night to hear the president say that he bore us the sympathy of St. Louis in our affliction.

Whatever may be said of St. Louis it cannot be said of San Francisco that its legislative body has been corrupt or been faithless to the people. (applause). And that body has erected a barrier which has saved us perhaps from the degradation to which New York, Philadelphia and St. Louis have during their municipal affairs reached, and which has been a reproach to the people as well as to American institutions.

Once upon a time there was an election and the good merchants of the community were very much alarmed lest the success of the candidate would mean anarchy, but their fears were allayed when they saw the standard of the administration unfurled, and what they had at first believed to be the red flag of anarchy turned out to be the red flag of the auctioneer—everything was for sale! (laughter and applause).

TRAITOR IS WORSE THAN THE ANARCHIST.

But in contemplating this waste, this pillage, this spoliation, I submit that the anarchist is less terrible than the concealed traitor. (applause). I submit, in all sincerity, that the highwayman is more respectable than the sneak-thief. If we are met upon the highway by a man he at least takes some chance. Far back in Morocco, Rasuli, the bandit, would descend upon the people of the cities and carry them away for ransom; that was in a semi-barbarous land. **Do you think that we, the free citizens of San Francisco, under the American flag, will submit very long to bandits who descend upon our rights and our property and seek seclusion behind the barriers of law which the mistaken vote of a deluded populace has built up for the time around them? (applause).**

Many American cities have been seized by plunderers and looters; that is caused by the neglect of our citizens to perform properly their civic duties, and perhaps it is due partly to a blind partisanship. I was glad to hear Mr. Loveland utter a sentiment to-night which seemed to meet a response from you, that in matters of municipal concern at any rate, where the business of the city is the business of all the citizens, one and all, blind partisanship should not be considered in the selection of your public officials. And above all things, our deluded fellow-citizens must be reminded that in voting they must consider the questions before them. They must not vote on issues that are irrelevant; they must not vote simply to show their strength; they must first show their loyalty to the city which shelters and protects them, the city which shields them by its laws, and they must give to that city an administration which it deserves.

If they have other questions let them fight them out on other lines, because the ballot was never meant to settle ethical questions between, on the one hand, the employer and on the other hand the employee. The law is for all. (applause). The law is like the public street—open and accessible to everybody. It should not fall heavily upon one and fall lightly upon the other.

THE OFFICIAL'S PROPER FUNCTION.

The only business of a public official is to see that the law is enforced. This being a free government, the people who are dissatisfied can make such laws as they please, always in consonance with the constitution of the United States which was built by the wisdom of the fathers to stand between the impetuosity of an excited people and the object of their desires. It compels them to think twice before they decide grave questions involving the rights of others, so that the tyranny of a majority even is checked by the constitution. That is a fundamental purpose of the instrument.

It is difficult to amend the constitution. It was set up in an inaccessible place—the Palladium of our liberty—in order that your rights might always be preserved notwithstanding the condition of the public mind as to tumult, as to excitement, as to prejudice and as to hate. It enables the people to decide questions calmly and deliberately. And if the pressure of reform is so great as to require an amendment to the constitution of the United States then I say, we will bow to that reform.

Any reform that can appeal to the sober senses of so many people, pursuing for so many days and so many months the slow processes of amendment, must be worthy of the support of all and should be and will be the law of the land and be enforced by the sworn officers of the law.

The desire to accomplish something quickly by an excited majority will always bear heavily upon elective officers, but when an elective officer takes his place he swears on his honor to support and defend the constitution and the law. When he uses his office for any purpose contrary to the spirit and the letter of the law, he is a traitor to his government as much as was Benedict Arnold, and he should be treated as such. (applause).

PUBLIC DUTY IS PLAIN.

What are the duties of American citizens? They are so very simple that I am sure this great meeting here to-night would not have been called, if they were properly understood, or if its object is to stimulate the fulfillment of those duties by the members of the Merchants' Association. That I do not believe, because the Merchants' Association has recently given evidence of its civic pride and its civic capacity. And what worthier work can there be for a man than to contribute his time to the preservation of our government? Mark you, the man must act in the light of the thralldom of the past, and the oppressions and the wrongs which have been inflicted upon him for centuries. What worthier work is there for one than to assist in the preservation of that government which was designed to be and is a shelter of the people, to guard and protect them in their rights of life, liberty and property?

But apart from the worthiness of the work, it is necessary work. We have dethroned kings; now we must do the work ourselves. We have won liberty and freedom and we must see to it that we hold the advantage. We must not allow our oppressors, under the forms of law of our own making, to steal back into power. That is the condition which confronts us.

As to the rights and duties of citizens, I say they are simple, and, in view of the vast stake involved, they are not onerous, nor are they exacting. You are required simply to vote and to register for primary and general elections; you are required to serve on juries and on election boards. (Laughter and applause). I can personally inform you that it is no hardship. And if the president says that the last election was conducted in an orderly manner, due to the vigilance of the agents of the Merchants' Association, I can personally testify that it is quite sufficient for one or two men to be in an election-booth in order to still the voice of treason against liberty, as I call infringements upon the election law of the state. No man will corruptly act when he is observed. The briber and the corrupter of people and of jurors only acts when he is not watched. I believe the president was right in saying there was very little, if any, corruption, in the last city election, although it had been planned or plotted.

POOR KIND OF CITIZEN.

There are men who refuse to register because they say they will have to serve on juries. They go fishing and hunting on election day; they absent themselves from the polls. They are not entitled to the protection of the laws. (applause). No such men can consistently object to any men or measures which imperil their city, their state or their country. I have no patience with them. But many of them are mistaken, because it is not necessary for a juror to qualify as an elector or a voter; he simply must be on the tax-roll. I appeal here now to the superior judges, in selecting their jurors, not to go to the register but to go to the city directory, and there they will enmesh these men who avoid registration for the purpose of avoiding jury-duty. They are not called upon more than once in a year to serve on a jury or an election board, and yet they begrudge their time. It is important that they should be reminded here to-night that the machinery of elections is the fountain-head of the American system where the government is based upon the expression of the will of the people; if you stifle that expression, if you pollute that source, the whole stream is contaminated and all the ills of bad government flow from it.

So the Merchants' Association is right in going to the fountain-head and source for curing the ills which have overcome us. It should be cheered and encouraged in its work.

We have seen a time in the San Francisco of the past, when the Vigilance Committee arose.

A former United States Senator and old Californian told me that they hung men away back in 1849 and 1856 for less cause than was given the other day in the city hall. (applause).

At that time the thugs, by the neglect of the citizens, or more particularly then by the corruption at the polls and the stuffing of ballot-boxes, seized the places of power; and these thugs, who naturally are the outcasts of society, actually sat upon the bench and in the council; and their voice, making a mockery of justice, became the law of the land. What greater contempt could be visited upon our city, our state and our country than that, by reason not of the voice of the people, but by the stuffing of ballot-boxes and the stifling of a free expression, these men should sit in places of power.

And yet that is what was attempted the other day when the Merchants' Association intervened. Unworthy men sought, in order that they might commit crime with impunity, to control our courts. That plot was foiled, and may it be forever foiled. (applause). There is no more despicable government than that in which a noble form is used to shelter iniquities, and generous privileges are made the facile instruments of wrong. It is the free and honest expression of a majority of voters that is supposed to determine the policy of the city, state and nation, and elect officers. And because that is implicitly believed, the defeated minority acquiesce. If that expression is not free and honest then the government, after each recurring election, will be exposed to such a strain that it cannot long endure.

MUST FORESTALL PUBLIC VIOLENCE.

The people, when they see electoral corruption gaining victories, will bear the wrong until liberty will suffer for crimes that are committed in her name. The Vigilance Committee really usurped the law in order to cure the cancer in 1856 and earlier.

Must we resort to extra-legal methods? No. We must confine ourselves to lawful methods under the constitution, and they are amply sufficient if citizens will realize their duties and do them.

Electoral corruption strikes at and undermines the very foundation principles of our government, and cannot be tolerated. Universal suffrage, by which every citizen has one vote to be freely cast and fairly counted, deprecated by some—will, on the other hand, I claim, if kept undefiled, make the state immortal. That is to say, by freedom of conscience and press and speech, and by fair elections, we find that turbulence and riot and violence and insurrection and usurpation and rebellion—the common destroyers of states—are disarmed. They are disarmed because we have provided and guarded the utmost freedom for manhood suffrage so no one can complain, provided

the ballot is kept pure, that he is not represented, that he has not had his voice, that he has not had his hearing; and he then is compelled, provided the ballot is pure, to abide by the verdict of that ballot. If it is a dishonest ballot he will have a reasonable cause to complain and then he would be almost justified in resorting to extra legal methods in order to save the government that he might live contentedly in security and peace.

We must, therefore, realize, in the discussion to-night, that the most insidious enemy of free government consists in the crimes against the elective franchise which, if they are not overcome, must result in the destruction of the government because they contrive very cunningly to preserve the form while they consume the substance. Unless they are overcome we will have as we have seen, on the one hand, misrule and anarchy; on the other, an absolute government or a return to the old historic methods as the only alternatives.

Therefore, the citizen's duty to the state becomes a matter of very serious import, and I am sure you will agree with me in saying that those duties should be patriotically fulfilled; otherwise, the heritage which we have received from the fathers of the Republic, sealed by the blood of patriots, shall be lost to us forever.

And in San Francisco, in this year of grace, we have to thank the Merchants' Association for the work it has already accomplished, and which your president promises, it will continue to do—a little band actuated by the highest and noblest and worthiest motives, engaged in a limited field, in the great work of the regeneration of their country. Has it not answered for us the prayer of the poet lamenting over the decadence of another land—the same Republic of the past, which we have recalled for this evening's discussion.

"Must we but weep o'er days more blest?
Must we but blush? Our fathers bled.
Earth! render back from out thy breast
A remnant of our Spartan dead!
Of the three hundred grant but three,
To make a new Thermopylae."

THE CITIZEN'S POWER IN PRACTICAL POLITICS.

Mr. McNab Declares that Action is the Only Successful Rule, And Urges Political Self-Reliance.

Any body of citizens can meet and organize a machine. A machine is nothing more than men acting together. These men may nominate candidates for conventions and obtain support for them by personal solicitation.—

Gavin McNab.

GAVIN MCNAB.

At the close of Mr. Phelan's address, Mr. Symmes presented Mr. McNab, saying:

The next branch of our subject which we have to offer you we term "Practical Politics." We asked to speak to us upon that subject a gentleman of wide experience in that direction, one who is generally known as a man associated with one party, but whom I know to be one of our best citizens and most earnestly interested in good government regardless of party. I have the pleasure of presenting to you Mr. Gavin McNab. (applause).

Mr. McNab was greeted with the liveliest expressions of interest. He said:

A great philosopher has said that the ideal society is where every man is his own policeman and where none other is necessary. In universal suffrage, where the citizen acts, he becomes his own politician and there is room for none other.

When all men vote at primaries the practical politician will be without practice, and the professional politician hunting honest work.

The boss is the agent of the absent voter; so constituted by neglect of duty.

The only practical politics I know consists in voting.

On the theory that there are more good men than bad men, if all men vote the government will be honest. The rule of the professional politician is minority rule. It is dependent on the refusal or neglect of the majority to act. The man who is absent from the polls gives the man who goes there permission and power to nominate any kind of man he sees fit.

If private affairs were treated as political matters are managed, everybody would be insolvent. It is no wonder that we are face to face with bankruptcy of public decency; government without virtue, honor or shame.

MAIN THING IS THE VOTE.

Given an assurance that men will vote at primaries, and there need be no fear of results. The preliminary work of securing delegates is little. Most of the work of primary party organization has no other object than getting people to the polls. If the public is educated to the point of insuring attendance the formation of clubs becomes unnecessary.

The good citizen who reaches the primary under present conditions has no confidence that his fellow citizen of similar thought will attend. The practical politician, generally called the "push," has a confidence born of experience that the good citizen will not come. The "push" is the nightmare of the good citizen, caused by political indigestion brought on by lack of civic exercise. (Laughter and applause). When you have so impressed duty and responsibility on the voter that you have confidence in his participation, the worst is past.

Any body of citizens can meet and organize a machine. A machine is nothing more than men acting together, be it twenty or twenty thousand. These men may nominate candidates for conventions and obtain support for them by personal solicitation or by communication through the mails. When public interest in civic affairs is active, communication through the mails is most effective. It may be made by a committee of well known men who communicate by circular letter the objects for which the nominees stand. You will find that the battle is, not so much to get men to vote right as to get them to vote at all. Once you are sure men will vote, you have only to convince them that the city's welfare requires them to vote your way and you will get most of them.

Although a cynical person who observed an election in San Francisco once said that if he believed the voice of the people was the voice of God it would make him an atheist, the voice of the people is for the right and the good. There is, therefore, no practical politics like that of convincing men that to attend primaries is the command of political righteousness; that their neglect means the abandonment of the city's best interests to its worst people.

Herbert Spencer says that the Greeks did not wait for Aristotle to write his logic before they reasoned. When the people are in earnest they win without direction from politicians. The question is one of keeping the public conscience warm and the public mind clear. There is no mystery about it. **There is no rule of politics save the rule of action.** (applause).

The motive power in politics is public opinion. That is the man behind the gun. Perhaps if the man with the gun would practice more he would aim better and oftener hit the target.

EVERY CITIZEN IS RESPONSIBLE.

The greatest problem is to bring personal political responsibility home to every individual. In this form of government, where the citizen is the state and the voter is the official-maker, when men are made to realize that official honor is their honor and official shame their shame, the battle for honesty is won.

The man who refuses his hand to the official who has stained his city, strikes a blow for good government. When an enlightened public conscience measures appreciation to the worthy officer and insures disgrace to the corrupt, a rule of action is established far stronger than any penal statute. There are no technicalities about that form of punishment. When the people reach that sense of public honor that they ostracize the man who brings them public shame they deprive corruption of its power. Few men will sin if with the wages of sin they are unable to buy back from the community a part of the favor they lose by their acts. The American mind is influenced more by example than by precept.

Unless public opinion has power to banish the rascal from society and make his name a reproach in the mouths of men, good government cannot progress even though you build a schoolhouse on every corner and a church in every block. In the same sense one good official is worth a hundred texts and a few honest super-

visors are of more benefit than many sermons. (applause).

It is error to suppose that the miserable worm openly living on political corruption is a serious or permanent injury to the community. Public antipathy and censure bring him early destruction. The menace comes from the so-called respectable citizen with a position to lend to movements he knows are against the public good. He is perhaps high in church or prominent on charitable committees, but, moved by secret or indirect advantage or future ambition, becomes accessory before and after the fact and stabs society nearest the heart.

WHERE CRIME GETS ITS OPPORTUNITY.

The man who commits political crime is dependent for power to do so on two other classes: the one which disguises him with a measure of decency and the larger class whose neglect of civic duties leaves wickedness freedom of action.

There is a story in history of the storming of a city, in which the captors seized much loot. At the time, there was stationed twenty miles away another army, and forty miles distant another. The second army claimed and was allowed a division of spoils on the ground that the victors would not have attacked had the second army not been in position to have furnished, in case of necessity, support. The third army claimed and obtained its share for the reason that the first army would not have delivered the assault and the second army would not have remained where it did if both had not known the position of the third army.

How like the looting of a modern city! The common rascals would not dare steal and blackmail if a fraction of apparently respectable men did not stand between them and the wrath of the people, and these combined would not incur the risk if they could not depend on the vast body of negligent citizens whose indifference lends them safety. In justice, I think the loot should be divided.

Shall it be said, when history is written, that the vast industrial prosperity of these times, which has written the word "Conqueror" in letters of success on the brow of the American, has turned his mind from lofty ideals—ideals of civic duty, of patriotism, of devotion to public honor?

Shall it be said, as in the time of the prophet Daniel, that men worshipped only gods of gold, of silver, of iron, of wood and stone?

How can a prosperous man affront the public by saying he has no time for politics? The mechanic, when he discharges his political duty, receives little from the state. The rich receive all that law can do for property, and the man of inherited wealth is rich only by permission of law. These men owe a mighty debt to government which they too often refuse to pay.

THE UNIVERSITY MAN'S RESPONSIBILITY.

There is another class, steadily increasing—many of them are here to-night—the university graduates. These have received much from the state and from them the state has a right to expect much. **An education that ends in a diploma or a degree has not begun. A university should not be a taxidermist's shop for stuffing rich men's sons for social purposes.** In the nature of things a university education cannot be open to all. Those who receive it should be missionaries for spreading its advantages among the less fortunate. They should be imbued with a lofty idealism that makes service of country in every form a matter of love. **Patriotism will always produce the man who will die for his country, but the man who will live for it every day is the man good government needs.**

Whenever any man in American public life has sounded the note of duty he has found the American conscience ring true. A few years ago a clean young man of education and purpose found his opportunity as Police Commissioner of New York City. In that office, by performance of duty, he laid the foundation for the largest majority for president ever given—young Theodore Roosevelt. (applause). More recently, a heardless boy, Joseph Folk, was made district attorney of St. Louis. He found himself confronted by an organized system of corruption that for more than a generation had fattened on Missouri. Long fortified by partisan majority, it felt its power secure and was insolent and defiant. Folk seized the opportunity that duty offered. Like David of Israel going to battle single-handed with Goliath, he fought and destroyed the giant of corruption, and he is now Governor-elect of his state. (applause).

A few years ago a young Californian, William Kent, living in Chicago, sought to relieve that place of governmental conditions that had become degraded and intolerable. He organized the non-partisan Municipal Voters' League, which has grown to dominate the politics of the city. Every good man finds this organization at his back and every bad man finds it before his face. Its benefits to municipal government have been immense. (applause).

A GREAT CIVIC TRADITION.

Our own city once upon a time adopted heroic measures for public good. Often when I have read those words of Emerson, "The success of a government or of a peanut stand springs from an act of courage," I have thought that they might have been written of the great Vigilance Committee of early San Francisco: a body of men that for courage and unselfish civic virtue challenges any body of men ancient or modern. When it came into being conditions were appalling. It rescued the city from crime and shame, and established in the form of the People's Party a pure, wholesome, intelligent, patriotic, local government that lasted until the war brought partisanship to disrupt municipal unity and harmony. These wise and good men believed that a city is only a man's larger house. That it should be made comfortable and beautiful, that it should be kept pure and clean, that no dishonest servant should be permitted to stand between the public and what the public wished to do for its home.

San Francisco should profit by the example of the pioneers. The demand and necessity are imperative. **I am not here to indict men or conditions. They speak for themselves. They are worse than anything that can be said about them. Abuse has ceased to be possible. People no longer ask for proof but for a remedy. The issue is, shall San Francisco be a political pig stye, or the honored home of honest men and women?**

You citizens are the jury. There are enough men in this room, if they will act together for a year, to purify and regenerate our civic life. Action is the key to success. Since Adam stood alone on the morning of the sixth day confronted by the destinies of his race, there has been no finer spectacle than the American in action. The situation calls for united action. (applause).

A CITIZEN'S DEFENSE OF FREE SUFFRAGE.

Fairfax Wheelan Describes a Primary Under the Present Administration, and Tells of the Detection of Stuffers.

FAIRFAX H. WHEELAN, DIRECTOR MERCHANTS' ASSOCIATION.

If we do not protect the ballot we are going to have here in San Francisco a regime of lawlessness and dishonor. The City Hall will become a bourse, the Hall of Justice will become an auction room, and the bench a bargain counter.—Fairfax H. Wheelan.

Following the address of Mr. McNab, Mr. Symmes introduced Fairfax H. Wheelan, saying:

I have already alluded to the fact that this association and San Francisco are deeply indebted to one member of your Board of Directors who has taken the initiative in the direction of the purity of the ballot., I believe that the people of San Francisco do not realize how much they are indebted to him. His fellow directors in the board certainly do. He has been an inspiration and a strength to them. I have now the pleasure of presenting to you Mr. Fairfax Wheelan, my best friend, and, I believe, the best friend of San Francisco today. (applause).

The words were the signal for an ovation such as few men in private life have received in San Francisco. When the tumult subsided Mr. Wheelan said:

Mr. Chairman, guests of the Merchant's Association and fellow-members. As I listened to the eloquent speeches this evening and saw how few remarks were aimed directly at the present administration, I thought of a certain letter-writing official and was reminded of one of the maxims of that famous statesman of New York, who was once Captain of Police, Mr. Devery. His maxim ran like this:

"When you're caught with the goods on, don't say nuthin'."

I was also reminded of a story told me by an old and dear friend of mine. Once when he was a little boy back in Kentucky, he was going out with his father one morning, and as they came

back of a corn-crib they found the son of a neighbor kissing the cook. The father said "Good morning, John." John replied, "You're a darn liar."

Another famous phrase of Mr. Devery runs like this: "Touching on and appertaining to." My duty this evening is to speak to you upon a subject that is "touching on and appertaining to" a citizen's experience at the polls. I have long since felt it a duty to go to the polls on every election —secondary or primary—and to work there as hard for good government as the corrupt big boss and the corrupt little bosses and the coyotes and the hop-heads and the job-chasers and those who are trying to distort the public good for their own private gain work for bad government. I consider this a duty no more than such as any citizen owes who has at heart the welfare and good name of his city; no more than such a duty as any citizen owes who desires that his city shall fulfill to the utmost, the golden bow of promise that destiny now hangs in her sky.

COMMON HONESTY, NOT POLITICS.

Gentlemen, I want to say right here that when anybody goes out to work for a municipal election, primary or secondary, he is not engaging in politics. **He is simply taking part in a battle where the issue is public service on the one hand and public theft on the other. (applause).**

I reside in the Thirty-ninth Assembly District. The boss of our district is a gentleman who is very particular about his friendships. If he had lived in St. Louis he would have been as close to boodler Butler as he could get. If he had lived in Minneapolis he would have been one of the angels of Doc Ames; if he had lived in New York he would have gotten as close as possible to Murphy, the Tammany sachem, but being in San Francisco he has to put up with Abe Ruef. He is one of that kind of gentleman that every good citizen desires to put into a long political sleep. He is a firm believer in principle, provided it bears a good rate of interest. I can give you some idea of his political wisdom by giving you a few chunks of his philosophy. It runs like this:

"One steam beer boy is worth a dozen of them merchants; the merchants won't go out nights, they are afraid of catching cold; put a few steam beers into the boys and they will work and they will vote at the primaries; you have to get a derrick to pull a merchant to a primary, he is so busy. Why, look at those fellows up on the hill, up on Presidio Heights, they ride down town in the cars, right past the polling-booth and they won't take trouble enough to get off and vote—one steam beer boy is worth a dozen of them."

BOSS IS FORTIFIED WITH PATRONAGE.

Gentlemen, I am afraid there is some truth in this philosophy. I am afraid there has been rather more steam beer in our primaries for a good many years than anything that savors of good citizenship. I have to give you some idea of our boss in order that you might gain some notion of the fight out in the 39th. The boss out there has all the patronage. He has the street sweeping department under him; the Board of Public Works and other departments of the city government. He is able to feed his lieutenants at the expense of the tax payer. He has the Alms House in our district, and he is able to herd the inmates of the Alms House to the polls like cattle. He has the appointment, or has had the appointment of all the election boards, and therefore he has at his service all the ballot-box stuffers. All three of the gentlemen who are now under indictment for election frauds are either his lieutenants or captains. All three of them have been employees of the city government; two of them are now, although one of them is on a leave of absence for the good of his health. In order to obtain political control of the 39th district he stops at nothing. He has come down town and threatened the employers of young men who are standing in with the independent club for decency and good citizenship—I say he has threatened those employers and asked that those young men be discharged; in other words, gentlemen, he has misused that power given him by the people, whose servant he is, to ask that young men who are standing up for decency and right and good citizenship should be discharged. I think this is something which no American can learn without indignation and contempt. This is something that arouses in any American a rage too deep for words. If our young men are to be coerced, if they are to be forced into line to support corruption and graft by the misuse of power of officials anxious to perpetuate a regime of infamy or lose their employment, you had better erase San Francisco from the roll of American cities, because she will be no part of the Union; she will be no portion of the glorious system of American liberty and American independence. (applause).

COMPELLED TO GO FORWARD.

We have been trying out in the 39th district **to send delegates from that district who would represent the citizens and not represent the boss, who would be free men and not pawns, who would be men of intelligence and character, men wearing no livery and bearing no collar, men desirous to perform a noble part in this grand experiment of government of the people by the people and for the people,** and, as heaven is above us, gentlemen, we shall keep fighting out there until we have succeeded. (applause).

But "touching on and appertaining to" experiences at the polls; my son, Edgar, and I went out to the 73rd precinct of the 39th district at the opening of the polls on August 9th, last, at 6 o'clock in the morning. I pinned a badge of the United Independent Club to my son's coat. He is not yet able to vote. He is only 16 years of age, but he is some two inches taller than I am. We raise them large out here in California without irrigation. I told him he was now tall enough to do something in the cause of good citizenship. He was quite willing to go, and I am glad to say, gentlemen, he did some good work out there that day. (applause). If you want to know how good work he did you can ask Mr. W. J. Foster, who was the inspector of that booth, because lately Mr. Foster testified before the grand jury that "Fairfax Wheelan and his son were 'perfect pests' around that booth all day."

PROSPEROUS DEMOCRATS.

At 7 o'clock in the morning I received a letter from Mr. W. H. Hazel to come over to the Alms House. Mr. Hazel is cashier of Vanderslice & Co. Mr. Hazel and Mr. D. L. Fitzgerald—a gentleman in the auditing department of the Southern Pacific—had gone over there at 5:30 in the morning for the express purpose of seeing if they could not discover one Democrat. At the primary in May the Board appointed by Mr. Maestretti brought in, from the Alms House, 162 Republican votes for the Maestretti ticket. There was not one Democrat in the Alms House. In the great battle of life misfortune had always passed by the Democrats. (Laughter and applause). No Democrat had become blind; no Democrat had become paralytic; no Democrat had become too aged to work. They had all been uniformly prosperous, or else they had all died young. We were afraid that if this news got known throughout the community at large it would cause a stampede from the Republican party. Everybody who was travelling on the ragged edge of uncertainty would get out of the party of hard luck and go over into the Democratic ranks, for then he could be sure that by no possibility could he ever get into the Alms House. It was to stop this stampede, and incidentally, gentlemen, **to protect those poor fellows who had been worsted in the battle of life, who had lost everything, who were now public charges dependent upon the city for their food, their clothing and their lodging,—I say it was to try to protect them in the last little remnant of independence they had left them, the last glorious privilege of American citizens, the right to vote as their conscience might dictate, that we went to the Alms House booth.** (applause).

EXCITED OFFICIALS.

When I arrived at the booth I found that it was stationed in a little country road running down deep between two hills. There was a good deal of excitement. Mr. Hazel and Mr. Fitzgerald were reading the law to the election officers, and all the Board was talking at once. Mr. Hazel reported that he had challenged three or four men on the ground that it was not their present bona fide intention to support the Republican nominees at the next election, and that the Board had refused to put the challenge. I took a hand in the discussion with no effect. Mr. Rebstock, who was inspector of the Board, notified us, with a good deal of profanity of the administration brand, "I will not put the oath, I don't care what you do to me; you can put me in San Quentin, but I will not put the oath." I am happy to say, gentlemen, that the grand jury gave him the opportunity to make his word good, although up to date he has not shown any great eagerness for a residence across the bay, inasmuch as he is using every technicality to prevent his travelling in that direction. Well, we kept on protesting and reading the law, and by and by Mr. Rebstock consented not to put the oath, but to ask the voters if they intended to vote the Republican ticket at the next election, and the first rattle out of the box we came very near catching a Democrat. He was a Democrat —only about two months away. It was Mr. Joseph Dwyer, and he said: "Well, I propose to vote the Republican ticket this time, but the next time I am going to vote the Dimmycratic." I said: "That settles it, Mr. Inspector, this man can't vote a Republican ticket at this primary, under the law. Mr. Rebstock said, "Oh, Hell, go and vote anyhow," and he voted. By this time the news was telephoned all around the district as to what was going on at the Alms House. Of course, in the transmission it got translated into the vernacular. For instance, my son working down at Bush and Baker streets, heard the crowd say, "W. H. Hazel and Fairfax Wheelan are raising hell over at the Alms House." There were loud cries for Maestretti. Mr. Maestretti came over there as fast as his horse could drive him, jumped out of his buggy and stalked over to the booth. Mr. Hazel and myself were standing just inside the door, and he said, "Get to hell out of here, you have no right in here; get out of this booth; I order you out of this booth; I order this police officer to put you out of this booth."

THE CITIZENS STAYED.

Here you have a situation, gentlemen, where two citizens of San Francisco standing within a booth, and clearly within the law, standing there upon an express provision of the primary law, were ordered out of the booth, while voting was going on, by one of the gentlemen connected with the administration—by a Commissioner of the Board of Public Works. These two citizens looked at Mr. Maestretti, and one of them said with all the sense of dignity that being a citizen of the United States could lend to him, "By what authority, sir, do you order us American citizens out of this booth? What is your authority for ordering this police officer to put us out of here?" To this Mr. Maestretti vouchsafed no reply. I am happy to say, gentlemen, that the citizens standing there within the law did not go out. (applause).

Mr. Maestretti then went up and had a talk with the brother of that patriot, tried and true, the Mayor of San Francisco: Mr. Frank Schmitz, the superintendent of the Alms House. I will not detain you by telling you how Mr. Frank Schmitz came down the road, hitting the ground about every forty feet, how he ran over into the booth; nor will I regale you with his administration brand of profanity. He informed me that there were a good deal better men inside the Alms House than a lot of you blankety-blank fellows outside. I told him I did not doubt it. He said, furthermore, that he would be blankety-blanked if any blankety-blank man should be permitted to abuse any of his paupers. (Laughter and applause). He said he was there to protect them. I will give you some idea of his protection. Either the superintendent or the assistant superintendent of the Alms House would stand right over every voter as he came in and watch him declare his political party. It makes me heart-sore, gentlemen, to think how some of those poor old paralytic fellows sat down and declared themselves Democrats, and for that act of courage had probably to face short rations and hard treatment for two weeks afterwards.

SOME PAUPER HEROES.

It may interest you to know that we managed to cut the result at the Alms House from 162 straight Maestretti Republicans down to only 112. We found there were some thirty odd Democrats over there after all. Mr. Schmitz tried to explain late in the afternoon why it was there was such a great shortage. You see, the register of that precinct had been stuffed up to 248. He had to explain why it was he had not made good on the number of votes. He said, "Blankety-blank, they have scared them. They have them all scattered over the hills like quail." And also to show you with what indignation the administration regarded the affair at the Alms House I will say to you that in the afternoon Mr. Abraham Ruef, Mr. John C. Lynch, Mr. Maestretti and Mr. Frank Schmitz all met there and held a consultation. They concluded, however, that there was nothing to be done to stem the tide; that we were proceeding according to law. They brought down some eight of the employees of the Alms House and stood them in line. Whenever a poor old paralytic would limp his way in there the employees would begin to cry with one voice, "You're a Republican; you're a Republican," which was intimation enough to the voter that he was to vote the Democratic ticket at his peril.

Gentlemen, if a merchant wants to stay all day at the polling place on election day he is not allowed to do so—the banks do not close on that

day and he has to go down town to attend to his banking business. I hope some day it will come to pass that the banks will close and that the merchants will close their doors on the day of every primary; that they will all go out and work for the needs of their city, for good citizenship, for decency and honesty, and for the greater San Francisco that is dear to every heart; that they will go to the polls and work as hard for their city and for her interests and for her welfare and good name as the coyotes work for graft and corruption. (Applause).

WYMAN'S QUEER CONDUCT.

I got back to the booth at the corner of Bush and Baker streets just in time to see a gentleman copying his name and address out of a precinct register. He had the register before him on the table. He was copying the name and address in the roster of voters. It struck me as being very queer that a man didn't know his own name. It did not so strike the election officers. It also struck me as queer that a man who had to live thirty days in a precinct before he had a right to vote, did not know his own address. It did not strike the election officers as strange. I took out my memorandum book, wrote down the name and address and the number of the ballot and put down the time. Then I circulated around among the crowd on the corner and found out the real name of the party. I discovered that he was Charles Wyman, Maestretti's barkeeper. The minute I found out that fraudulent voting was going on there, I went back to the polls, and in forty minutes I caught another. This last gentleman wrote the wrong name and gave the wrong address, but that did not make any difference to the election officers; they allowed him to vote anyhow. Now, this man voted the name of C. A. Crew, 1615 Lyon street, at 4:45 p. m., but he had not yet voted his own name. Of course, he did not want to lose his vote. But it was a puzzle how to get it in. The first move was to send the police officer to ask me not to obstruct the passageway to the booth. I stood to one side, and said that I was not obstructing the entrance, and that I proposed to stay where I was. It was rather amusing the way they finally enabled the man who had cast a fraudulent ballot to vote his own name. They got the gentleman into the booth just before 5 o'clock; at 5 o'clock Mr. Foster, the inspector, stepped forth and, with all the majesty of the law and dignity of office—he reminded me of Bumble the Beadle in "Oliver Twist"—he pulled out his watch with a stately gesture and said in grandiloquent tones, "It is now 5 o'clock, and I declare the polls of the 73rd precinct of the 39th assembly district of the city and county of San Francisco, State of California, closed." He walked in and shut the door. He no sooner shut the door than I tried to open it. It was locked with a spring-lock and I could not get in. The gentleman being on the inside who had voted the name of C. A. Crew then voted the name of Adolph Steffens. When we finally got the register of voters from the registrar—who was keeping it from being photographed "in the interest of the administration"—we found that the 190th voter on the roster was Mr. Adolph Steffens. As you gentlemen know, he is now in foreign climes.

WHAT TO WATCH FOR.

I want to say a little bit as to how this stuffing is carried on, so that when you gentlemen go out to watch the polls, as I hope many of you will hereafter, you will know what to look out for. You want to watch for a copy of the precinct register kept in the booth by any of the election officers. If you find anybody in that booth checking off the names of those who have voted, and you find that book is going out of the booth and going into the hands of the push, then look out for ballot stuffers. If anybody comes in concerning whom you have any suspicion, I would suggest that you demand that he swear in his vote, and you request the right to compare the signature upon the roster of voters with signature on the certificate of the register book

It is unnecessary for me to say anything concerning the purity of the ballot, the corner-stone of our liberty. If we do not protect the ballot we are going to have here in San Francisco a regime of lawlessness and dishonor. The city hall will become a bourse. The hall of justice will become an auction room and the bench a bargain-counter. "His dishonor," Dick Turpin, will be Mayor; Claude Duval will be Chief of Police; Jack Sheppard will be keeper of the county jail, and Jeremy Diddler will be janitor of the city hall.

The time has come for action. It is not a question of party politics. There is one sole simple issue, gentlemen, and that issue is the sixth commandment, "Thou shalt not steal." The time has come when honest men in San Francisco should unite, irrespective of party, and determine that San Francisco shall take her place in the front ranks of the cities of the Union with a clean, honest and efficient administration, carrying on the work of a city worthy of the civilization of the 20th century.

MERELY A CITIZEN'S DUTY.

One word more, gentlemen, and I am done. I want to say this—and I say it with a feeling of sorrow and regret—that the one thing to my mind which makes absolutely clear, plain and emphatic the need of good citizens going to the polls and there doing their duty is the noise that has been made about the little that I have fortunately been able to do. Gentlemen, I have done nothing that should have attracted any particular attention. I have done nothing more than any citizen should do. I have done nothing more than any citizen who holds at heart the welfare of his city, his state and his nation, must do. I have done nothing more than any citizen should do who realizes that democracy, self-government, is the greatest gift that God in His wisdom has ever vouchsafed to mortal man; meaning more for humanity, meaning more for the elevation of man and the progress of the world than all that has passed in all the procession of the ages. Gentlemen, it is our place to treasure this gift, to hold it sacred, to keep it wholesome, keep it pure, keep it undefiled. It is our place to guard it, and if it need be, to pay the price for it, to pay the price to maintain it, even as our forefathers paid the price to win it, paid the price in blood and treasure to win it and to hand it down to us, the greatest, grandest, noblest, most precious gift of all time.—Fairfax H. Wheelan.

At the close of Mr. Wheelan's address President Symmes said:

Mr. Wheelan has quoted Chief Devery of New York City. There was another noted gentleman of New York—Mr. Tweed by name—who made the remark which has since passed into history. "What are you going to do about it?" And that is the question which we put to you to-night.

You must understand that you were not invited here this evening for mere entertainment. This association means work, and it has a serious purpose in view—with a tremendous new responsibility now assumed, viz: the protection of the ballot. And I beg of you as you go from here to-night to remember the importance of the work which now lies before us, and I trust and believe that you go forth benefited by the occasion and stimulated toward the performance of your duty as better citizens of the city and nation.

BOARD CONGRATULATES DIRECTOR AND MRS. BENEDICT.

Mr. and Mrs. C. S. Benedict having had the misfortune to be almost fatally asphyxiated by illuminating gas escaping in their bedroom, Mr. Benedict's fellow directors of the Merchants' Association passed, on November 25th, the following resolution:

RESOLVED, That the Board of Directors extends to Director C. S. Benedict their regrets at the untimely accident to himself and his wife, and, with sincere rejoicing, would convey most hearty congratulations at their restoration to health and that they look forward with pleasant anticipation to an early return of Director Benedict to their Board.

BOARD OF DIRECTORS OF THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO,
FRANK J. SYMMES, President.
L. M. KING, Secretary.

EFFECTIVE ADVERTISING FOR SAN FRANCISCO

Handsome Little Pocket Folder Is Distributed at St. Louis to the Extent of 200.000 Copies.

One of the best pieces of advertising literature put out in the interests of this city is the little pocket folder by Charles Sedgwick Aiken, entitled "San Francisco, California's Metropolis; the City that Fronts the Orient."

Mr. Aiken is the editor of the "Sunset" magazine and enjoys a post of vantage that makes him easily a master of his subject. The folder has a brightly colored cover, bearing a picture of the monument at Turk and Market streets. It is handsomely illustrated, and contains the best matter, descriptive of the city, that we have yet seen compressed into such small compass. In addition, there is considerable tabulated information about the resources of the State and the progress of San Francisco. Over 200,000 copies were printed by the San Francisco Commissioners to the World's Fair and distributed at St. Louis. It would be an effective thing to keep in the railway folder racks of the leading Eastern hotels.

MAYOR REQUESTS A PLACE ON THE BANQUET PROGRAM.

And is Informed by the Board of Directors that Arrangements Are Complete and All the Time is Assigned.

Shortly after it had been announced that the subject for discussion at the Association's banquet would be "The Citizen's Duty at the Polls," the following letter was received at this office:

Mayor's Office, City and County of San Francisco.
San Francisco, Cal., Oct. 29, 1904.

The Merchants' Association of San Francisco:

My attention has been called to the announcement of your next annual dinner, and to the programme of addresses scheduled for the occasion, which are to be delivered by Messrs. James D. Phelan, Gavin McNab, Fairfax H. Wheelan and H. D. Loveland.

Open declaration is made that it is proposed, in these speeches, to attack the present municipal administration of San Francisco, and to predicate upon them a demand for a change to better conditions.

Notwithstanding the false and abusive comments with which the present officials of the city have been showered by several lying newspapers—and by no means claiming that it is absolutely perfect, I venture to affirm that no administration of the city's affairs has ever been more thoroughly honest and clean in every administrative department than this; and, so believing, and thinking that possibly your sense of fairness and justice would impel you to give hearing to both sides of the question, I respectfully request that a place upon your programme be accorded to a speaker who may, in reply, fairly present the actual conditions, from the standpoint of the present administration, and whose name, if this suggestion be favorably received, I should be pleased to submit to you after conference with the heads of the various municipal departments.

This request is considered justifiable by the quasi-public nature of the scheduled event and by the semi-public functions assumed by your organization.

Very respectfully,
(Signed) E. E. SCHMITZ,
Mayor of San Francisco.

To L. M. King, Esq., Secretary.

The Board of Directors gave the matter due consideration and sent the following reply:

San Francisco, Oct. 31, 1904.

Hon. Eugene E. Schmitz,
Mayor City and County of San Francisco,
City Hall, City.

Dear Sir:

Your letter of the 29th inst. has been submitted to the Board of Directors and carefully considered. .

Your communication would seem to imply that "the announcement of our annual dinner" and "the programme of addresses scheduled for the occasion" are equivalent to an "open declaration" of a purposed attack upon "the present municipal administration of San Francisco." We see no apparent grounds for this assumption, and would beg respectfully to say that if the "announcement of the annual dinner" with its subject, "The Citizen's Duty at the Polls," and the "programme of addresses scheduled for the occasion" are felt by you to be necessarily an attack upon "the present municipal administration of San Francisco," we are filled with sincere regret. The speeches of the evening are to deal with the citizen's duty to State and city, what a good citizen can do in the way of practical politics, and the experiences of a citizen at the Primary Election.

It has frequently been charged and admitted that many merchants and other citizens interested

in good government do not take as active an interest in primary and general elections as they should and that this condition of affairs is largely responsible for many abuses occurring on these occasions.

The purpose of the programme at this dinner is to awaken a greater interest among our members and to inform them, through speakers whose experience qualifies them to do so, what they can do to aid good government at primary and general elections, and how to do it. No right-minded citizen questions the desirability of this and there can be no debate on such a subject.

As the arrangements for the evening are completed and the speakers already provided will take up all the time available, the Board does not feel that any change can be made in the programme.

Respectfully,
THE MERCHANTS' ASSOCIATION
OF SAN FRANCISCO,
(Signed) ANDREW M. DAVIS,
Vice-President.
(Signed) L. M. KING, Secretary.

CIVIL SERVICE CASES ARE MAKING PROGRESS

Association's Suit to Prevent Payments to Board of Health Appointees Will Soon Be Decided.

The Merchants' Association's suit to enjoin the payment of salaries to employees of the Board of Health who were appointed, the Association contends, in violation of the Civil Service laws, is progressing before Judge Sloss and final argument will be heard on December 13th.

Evidence has been introduced to show that when the Board abolished certain positions and created others in their places it did so, not in good faith and as a proper administrative measure, but to evade the Charter's Civil Service provisions. Although the appointments to the newly created places were approved temporarily by the Civil Service Commission, the evidence thus far taken tends to show that the removals were made in furtherance of a scheme of spoils politics.

The question of law has also been raised whether the persons holding the "abolished" positions were "employees" or "officers." If it is decided that they were employees, then their positions come within the Civil Service article, and if it can be proved that the positions were not abolished in good faith, the injunctions against the payment of salaries to the new men will, doubtless, be made permanent.

Thus the litigation, like all litigation, has dragged along, but an end is now in sight. The public's interest is being well taken care of by the Association's attorneys, Messrs Wright & Wright, and Franklin K. Lane.

The case of McQuaide, who was appointed in a similar manner to a position in the City and County Hospital, but without the approval of the Civil Service Commission, has been decided adversely to the Board of Health, and Civil Service reform has been successfully defended at that point.

WHAT ROOSEVELT THINKS OF CIVIL SERVICE REFORM.

President Amends the Rules and Extends the Classified List to Take In Four Hundred New Places.

A Washington dispatch of November 28th says that President Roosevelt has issued an order amending the Civil Service rules to include within the classified service the positions of deputy collector of customs, and the chief collector at each sub-port. Future appointments, therefore, must be based upon competitive examinations. The order affects about 400 positions.

ASSOCIATION ATTACKS TRADING STAMP EVIL.

Quiet but Vigorous Campaign Against this Tax on Business gives Promise of Ultimate Success.

While the Merchants' Association has been exerting itself in behalf of political decency, it has not forgotten the material interests of its members and of the public, and a result of its effort in this field may be the early elimination of trading stamps from San Francisco retail business.

The Association's canvassers have been quietly at work for several months securing signatures to a mutual agreement to discontinue the giving of trading stamps after a certain date. How successful they have been may be inferred from the fact that in one line of business alone, the grocery trade (which is the main reliance of the stamp companies), over nine hundred dealers have signed the Association contract.

The committee having the work in charge now feels very hopeful of beneficial results. The campaign is being conducted under the direct supervision of Mr. C. F. Carl, who was successful in a similar effort for the Merchants' Exchange of Oakland. The method adopted is the one, and the only one, that has succeeded elsewhere, and it needs but the intelligent cooperation of San Francisco retail dealers to make it succeed here.

The agreement has been carefully drawn, and does not become binding on one signer without having the same effect on all. It has been found by experience that it is not necessary to get every merchant in a particular line to abandon the use of stamps—it is enough if the contract is subscribed to by a sufficiently large percentage to make the business unprofitable to the stamp companies, and that is a point reached sooner than a great many persons imagine, since the expenses of the companies are very heavy. The Oakland merchants saw them close their premium stores and decamp long before all the retailers had been brought into the agreement.

The form of contract being used in San Francisco reads as follows:

> WE, THE UNDERSIGNED MERCHANTS OF SAN FRANCISCO CALIF., MUTUALLY AGREE NOT TO GIVE AWAY, PURCHASE OR ACCEPT "TRADING STAMPS" OR ANY OTHER STAMP OR COUPON THAT WILL COMPEL US TO GIVE AWAY A PERCENTAGE OF OUR PROFITS TO A THIRD PARTY.
>
> WE MUTUALLY AGREE THAT THIS CONTRACT SHALL GO INTO EFFECT ON THE FIRST DAY OF JANUARY, 1905, AND REMAIN IN FORCE FOR A PERIOD OF FIVE YEARS FROM THAT DATE.

The financial interest of dealer and customer in having trading stamps eliminated from business is indicated in the clause "that will compel us to give away a percentage of our profits to a third party."

Nothing in the agreement binds the dealer not to give premiums directly, or to cut prices, or to offer any other direct inducement in the line of legitimate competition which will give the public a larger return for its money.

Joined with the Merchants' Association in this effort to relieve the community of a useless burden are the Retail Grocers' Association, the Retail Coal Dealers' Association, the Bay Counties Druggists' Association, the Butchers' Exchange, and the San Francisco Retail Hardware Dealers' Association. Most of these have been doing good pioneer work. Bakers, boot and shoe dealers, stationers, tea merchants, butchers, hardware dealers, haberdashers, and, in fact, representatives of all lines that have become addicted to the trading stamp practice, are eagerly signing the agreement. All of them realize that in a city as large as San Francisco the campaign is likely to be far more protracted than in such cities as Oakland and Stockton, but most of them have no doubt of ultimate success. They realize that a concert of action is all that is required, and that under the auspices of the Merchants' Association, complete harmony and ultimate victory are more than likely to be obtained.

THIS CITY'S BUILDING WINS HIGH PRAISE

World's Fair Official Expresses Warm Appreciation of the Work Done in San Francisco's Behalf.

The value of the work for the city and State that has been accomplished through the San Francisco Building at the Louisiana Purchase Exposition, is strikingly attested in the following letter from the Chief of the Department of Domestic Exploitation:

St. Louis, U. S. A., November 22, 1904.

Honorable Frank J. Symmes, Chairman
General Committee, San Francisco Exhibit,
San Francisco, California.

Dear Sir:

I do not feel that I should allow the Louisiana Purchase Exposition to close without congratulating you and the committee in charge of the San Francisco Building and Exhibit, and through you the people of San Francisco, on the excellent showing made at the world's greatest fair, by the city and county.

While the fund at your disposal was comparatively small, considering the wonderful resources and the commercial advantages of the city and county, I am pleased to say that their natural, commercial and educational interests have been as well, if not better, illustrated and presented as those of any other city or State represented here.

The San Francisco Building has attracted widespread interest and the methods employed have been thorough and effective. It gives me great pleasure to express the appreciation of the Exposition management for the manner in which the multifold advantages of San Francisco city and county and the State of California have been presented in the lectures delivered by Mr. J. W. Erwin. His equipment was perhaps the best on the grounds and his lectures have been highly interesting, instructive and entertaining throughout. I have spent many pleasant half-hours in the building and have always enjoyed his discourses. At every lecture I have attended, the Assembly Room has been crowded and the comments made and congratulations extended to the lecturer which I have overheard must be gratifying indeed, both to him and to your committee. The results cannot be otherwise than highly beneficial for some time to come.

I am addressing you this letter without solicitation, feeling that the enterprise displayed by your committee should meet with encouragement.

Yours very truly,

(Signed.) CHAS. M. REEVES,
Chief Department of Domestic Exploitation.

MERCHANTS' ASSOCIATION REVIEW.

CIRCULATION, 6,000 COPIES.

Issued monthly at the office of the Association, Mills Building, 7th Floor, Rooms 6, 7, 8 and 9. Telephone Main 5945.

FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the REVIEW.

FRANK MORTON TODD, EDITOR.

THANKS TO THE WATCHERS AT THE POLLS.

For the clean election that was held in this city on November 8th, the community may thank the 300 good citizens who went to the polling places and watched the count, and those who were present at the polls all day to prevent crimes against the ballot. It was the most orderly and honest election that has been held in this city for several years. When it is considered what powerful forces were interested in having a different kind, and what official machinery they controlled, it is not too much to call the result astonishing.

And yet it was exactly what may be expected every time decent citizens will exert themselves a little in the public interest. Individuals may occasionally have hard battles with bosses, but when a community, or any considerable part of one, resolves to give battle to the elements of political depravity within it, it almost invariably finds that it can't even draw the enemy into a very warm skirmish. Instead of having a hard fight on its hands, it has the whole field to itself.

It is to this conception that the people of San Francisco must be educated. The Merchants' Association can point out what is to be done, but the public must do it. The Association in this particular case pointed to the need of volunteers to watch the count, but it was the prompt response of men with patriotism in their hearts and intelligence and determination in their heads that made an honest election possible. That response was absolutely necessary, but it was all that was necessary. For that day the community itself was holding an election. It was governing itself, not being autocratically ruled by a rotten, perjured minority.

This was the effect at a secondary election. Of far greater importance is the primary. We have no hesitancy in saying that the result in primary elections would be exactly similar if similar efforts were made at the polls and before election day.

The primary is the real crisis in our political affairs. If bosses can debauch conventions by electing at the primaries slates of servile delegates, and fill the tickets of all parties with the names of their tools, it makes very little substantial difference what shall be the outcome of the secondary election; we shall have bad men in office whatever party label they may wear. But if the community exerts itself to secure incorruptible delegates at the primaries, the secondary election will take care of itself.

The boss must win at the primaries or he does not win at all. He can be as easily beaten there as in one instance he was beaten at the polls on November 8th. It requires the patriotism of action, directed by the patriotism of intelligence. We need more men like the watchers of November 8th. They deserve the deepest gratitude of the community. We are sure they have it and we hope that at every future election their good example will have many imitators.

Governor Pardee Says Civic Neglect Tends to the Ruin of Our Country.

Executive Department, State of California, October 3, 1904.

Mr. Frank J. Symmes, President Merchants' Association:—

Dear Sir: Answering yours of October 10, inviting me to be present at the annual dinner of the Merchants' Association, at the Palace Hotel, on November 16; on that date it is my present intention to be in El Paso, Texas, at the Annual Session of the Irrigation Congress, which, I think, is of such great importance as to warrant the Governor of California going to it.

Otherwise, I would be very glad indeed to be present at the dinner and say a few words about the "Citizen's Duty at the Polls."

For, in common with many other Americans, I believe that, if this country ever goes to pieces, it will be because our citizens do not do their duty at the polls. It disgusts me very much to find that so many of our so-called "best citizens" (really not very good ones) refuse to even register, and that many more refuse to vote at elections, and that many, many, many more do not attend the primaries and the party conventions. Under these circumstances, the wonder is, I take it, not that there is corruption in our politics, but there is not more, much more, then there is.

The citizen who does not do his full duty at the polls is doing something toward bringing disgrace and ruin upon our country. No really good citizen will do this.

The purity of the ballot must be sustained. And your Association ought to receive, and does and will receive, the thanks of all good citizens and Americans for its efforts along that line.

Very truly yours,

GEO. C. PARDEE.

ROOSEVELT, FOLK AND LA FOLLETTE.

General election results mean various things to vote analysts, according to the particular interests those entertaining persons favor. Where issues are mixed in platforms, letters of acceptance and eleventh hour telegrams, and worse mixed in the public's head, it is not always easy to say just why a candidate arrived. Nevertheless there is usually something significant in coincidences, and there is a coincidence, a triple one, in the elections of Messrs. Roosevelt, La Follette and Folk. It seems to reach across parties, and gather these men into a group.

It is this: Roosevelt a Republican, Folk a Democrat and La Follette a Republican stamped "irregular" and denied representation in the convention of his party, are all known throughout the country to be staunch and courageous foes of every form of graft. In the President's case, a great many other very fine qualifications overlay this one, but in the cases of La Follette of Wisconsin and Folk of Missouri, there is no escaping the conclusion that the people turned to them because they were disgusted to nausea with the political scamps that have stolen the cloak of honorable public service to commit larceny in.

Will the grafter and the bribe-giver have sense enough to observe the handwriting on the wall? The people are tired of them. The public does not want them to reform. It wants them to get out, and out they will go.

DR. DODGE A GOOD PUBLIC OFFICIAL.

In view of the recent attacks upon Dr. Washington Dodge, it may not be amiss for the REVIEW to express some sympathy with him and declare that there is in this community a general and high appreciation of his work.

His conduct exhibits the symptoms of honesty. The Assessor has aroused enmities that are worth having, and that he should cherish like a patent of nobility. The REVIEW believes that if in his latest assessment he attempted to put into operation, even to the slightest extent, the doctrines of any political sect he blundered. But we can stand the blunders of an honest official when they are not too costly. It is refreshing to have an Assessor who does not flinch from consequences if he thinks he is right. That is what we need. That is what we must have in positions of trust, even though we may differ as to just what "right" may be.

The increased assessments have borne heavily on property owners, yet their complaints have been few. There has been a great searching of assessment rolls and comparison of tax bills in the effort to find an inequitable valuation somewhere, but very few have been found, and that comes near being proof of an equal assessment. Unless we are radically mistaken the Doctor is a trustworthy official, and we are likely to have many worse ones before we get a better.

There is no mystery about practical politics, says Mr. McNab. The condition of success is action. Strange that the most aggressive and self-reliant people on earth should have lost sight of that simple fact—strange that a people who threw off the shackles of thousands of years of political superstition and class privilege, and then turned to and conquered a continent should have become politically a lot of paupers, dependent on the mouldy hand-outs of rascals who have robbed them of their birthright.

The best impulse in journalism that the country has seen for a long time is being exhibited by McClure's Magazine. Its summary of facts showing the recent rapid growth of lawlessness in the United States is masterly. Every thoughtful citizen should buy the current number and read it.

San Francisco's shipments to the Orient aggregated $4,250,000 in fourteen days last month. This would rank well with recent averages at Boston, and at New Orleans. The financial magnetic pole is beginning to travel westward.

Merchants' Association REVIEW

PUBLISHED MONTHLY BY THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT AND PUBLIC INTERESTS.

THE COLUMNS OF THIS PAPER ARE FOR THE DISCUSSION OF IDEAS. BUT THE VIEWS PRESENTED ARE NOT NECESSARILY THOSE OF THE MERCHANTS' ASSOCIATION.

VOL. 9. *SAN FRANCISCO, CAL., JANUARY, 1905.* NO. 101.

THE NEW HOME OF THE MERCHANTS' ASSOCIATION.

Organization Begins the Year 1905 Under the Brightest Auspices, and With Over 1,350 Members.

The Merchants' Association will begin the New Year in new quarters. It has removed its offices to the building recently erected by the Merchants' Exchange, where it will be nearer most of the other commercial organizations, and where it will have larger accommodations for those of its members who desire to avail themselves of its privileges for meetings and conferences. The building itself stands on the historic site of the old Merchants' Exchange, a spot whose associations are intimately connected with the solid commercial growth of San Francisco and California.

THE MERCHANTS' EXCHANGE BUILDING, CALIFORNIA STREET, NEAR MONTGOMERY.

The removal to new and more commodious offices is simultaneous with a large expansion of the Association's activity and usefulness. The organization begins the new year with over 1350 members—a larger roll than it has ever possessed before and a gratifying indication of public confidence. It stands to-day as the organized demand of the mercantile community of San Francisco not merely for the best material and commercial, but for the best social and political conditions attainable in city life; for law and order, for united resistance to harmful political tendencies, and for honest, progressive administration of the city government—in short, for organized good citizenship. It is known all over the Eastern States as one of the foremost civic organizations of the country. It endeavors to represent no clique, faction, party or selfish special interest, but the highest good of all the people of this city, whose moral support it has earned by its careful, business-like and usually effective handling of such undertakings as have seemed to come properly within its province.

In civic affairs the Association stands as a sort of general committee of the business community. The daily contact of its directors with the trade, industry and government of the city give it exceptional opportunities to see and understand the needs of the municipality and the interests of the people. It does not attempt to cure all the evils that arise, but tries to reach the big wrongs that cause the little ones.

Of the work it has in hand at this time the public is well informed. The Merchants' Association was never so useful, never so necessary, and never so strong. Through its organization, its trained employees, its accumulated experience of over ten years of public service, the high character of its membership and its growing influence in the community, it offers today one of the best agencies for the individual citizen to help in the upbuilding of his city, physically, morally and politically. Every person doing business in San Francisco, who believes in the purposes of the Merchants' Association and desires to see them carried out is eligible to membership, and application blanks will be furnished promptly from this office on request.

SAN FRANCISCO SHOULD BECOME THE LIVERPOOL OF THE PACIFIC.

Its Rapidly Expanding Commerce and Increasing Shipping Interests Should Encourage Its Business Men to Put Forth Every Energy for the Upbuilding of Its Trade.

By F. S. STRATTON, Collector of Customs.

The port of San Francisco is growing commercially. This is evidenced by conditions known to the most casual observer, but the facts are demonstrated by the figures of imports and exports and other detail which arise under the jurisdiction of the Federal Department having charge of this particular branch of the service.

It ought to be, and is, the aim of our commercial organizations, assisted by the local Federal representatives, to make San Francisco not only the Liverpool of the Western Hemisphere, but a city of mercantile and commercial importance second to none on the Pacific Slope, and giving the precedence only to New York in the entire United States.

IMPORTS GROW STEADILY.

The total values of imports into this port from foreign countries were as follows: for the fiscal years ending:

June 30, 1901	$35,295,594
June 30, 1902	35,104,257
June 30, 1903	36,426,321
June 30, 1904	37,542,286

The imports for the five months following last July amounted to the sum of $20,390,751. If this ratio continues the total value of imports from foreign ports for the fiscal year ending June 30, 1905, should amount to $48,937,800, a very healthy increase over previous years. But probably this ratio will not be maintained and may be uncertain. However, for the five months ending November 30, 1904, there has been an increase over the same five months of 1903 of $5,028,977, being an increase, for such portion of the year of 32½ per cent.

The total values of domestic goods exported to foreign countries were as follows, for the fiscal years ending:

June 30, 1901	$33,915,931
June 30, 1902	37,202,618
June 30, 1903	32,868,522
June 30, 1904	31,544,435

The above figures show a gradual decline in domestic goods imported during the past two years, but since the first of July these exports have materially increased, the amount for the five months following July reaching the total sum of $19,939,693. If this increase continues in like proportion (with like qualification as to the unreliability of such estimate), the total value of exports for the fiscal year ending June 30, 1905, should amount to $47,855,260, a gratifying increase over former years.

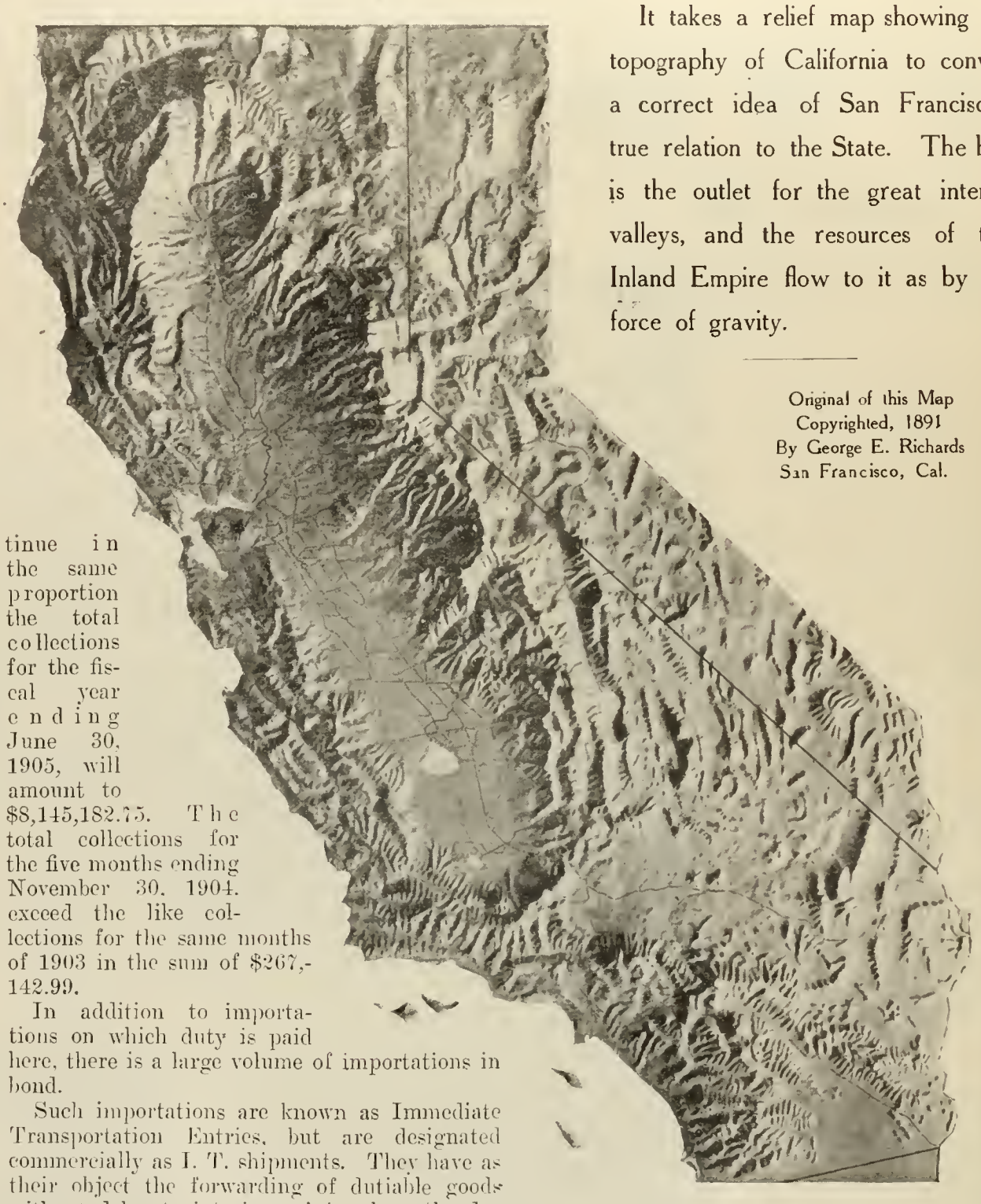
The total values of domestic goods exported to foreign countries for the five months ending November 30, 1904, are in excess of the same period in 1903 by $3,440,655, or an increase of 21 per cent.

EXPANDING CUSTOMS RECEIPTS.

There was a war duty of 10 cents per pound on tea, which was collected from June, 1898, to December 31, 1902, and coal was made free of duty for one year from January 15, 1903, to January 14, 1904. These matters should be taken into consideration in determining the amount of Customs receipts of this port. The total Customs receipts have been as follows, for the fiscal years ending:

June 30, 1901	$5,961,343.86
June 30, 1902	6,800,248.58
June 30, 1903	7,472,435.82
June 30, 1904	7,882,502.72

The receipts for the five months from July to November, inclusive, amount to the total sum of $3,393,826.17, and should the receipts continue in the same proportion the total collections for the fiscal year ending June 30, 1905, will amount to $8,145,182.75. The total collections for the five months ending November 30, 1904, exceed the like collections for the same months of 1903 in the sum of $267,142.99.



Original of this Map
Copyrighted, 1891
By George E. Richards
San Francisco, Cal.

It takes a relief map showing the topography of California to convey a correct idea of San Francisco's true relation to the State. The bay is the outlet for the great interior valleys, and the resources of this Inland Empire flow to it as by the force of gravity.

In addition to importations on which duty is paid here, there is a large volume of importations in bond.

Such importations are known as Immediate Transportation Entries, but are designated commercially as I. T. shipments. They have as their object the forwarding of dutiable goods without delay to interior points where the duties are then collected; the effect of such imports, making this port one of general distribution, is shown in the remarkable increase between the Orient and San Francisco. The I. T. importations through this port amounted to total values as follows, for the fiscal years ending:

June 30, 1901	$ 4,428,571
June 30, 1902	5,190,588
June 30, 1903	4,640,863
June 30, 1904	6,320,422

The values of I. T. importations for four months since July have amounted to $3,335,230. If the same ratio continues, the total value of such importations for the fiscal year ending June 30, 1905, will reach the total sum of $10,005,690. The total value of such I. T. shipments for the five months of 1904 ending November 30th was $4,285,230, whereas in the same period in 1903 such shipments amounted to $2,776,317. This is an increase for the five months referred to of $1,508,913, which increase is 54 per cent.

INCREASE OF THROUGH SHIPMENTS.

These Immediate Transportation Entries will undoubtedly develop very fast in the future, and will multiply as long as the rates of transportation by sea and overland by rail to New York and other ports on the Atlantic seaboard will invite shipment in preference to the Atlantic water routes via Suez and Cape of Good Hope.

The time consumed in the transportation of merchandise via San Francisco from the Orient to New York is so much less than the all-water routes that a heavy business is carried on all the time and the advantages of time and convenience are very material on such shipments to Chicago, St. Louis and other interior commercial centers. I. T. shipments through this port are not included in the figures hereinbefore mentioned of imports generally. If such I. T. entries were included for the five months of 1904 over like period of 1903, the excess of imports for the five months of 1904 would be $6,528,890, which is an amount considerably

beyond $1,000,000 per month gained for 1904.

STEAMBOAT INSPECTION TELLS THE SAME STORY.

The laws of the United States require the annual inspection of the hulls and boilers of American steam vessels and Certificate of Inspection, etc., filed at the Custom House. Statistics concerning this inspection service will draw attention to the importance of San Francisco as a maritime commercial center and will afford relative comparison between this and the great cities of the Atlantic Coast. The annual report made to Congress by the Supervising Inspector General of the Steamboat Inspection Service for the fiscal year ending June 30, 1904, is just at hand and shows that the number of inspection certificates issued at the principal sea ports for such fiscal year was as follows:

	No. Vessels of All Kinds.	Gross Tonnage.
New York	1,525	1,853,946
San Francisco	445	447,994
Philadelphia	385	292,785
Boston	356	264,503
Baltimore	366	233,462
Seattle	393	219,292
New Orleans	392	179,125

It will be noticed that from the above San Francisco stands second in the list of sea ports in the matter of inspection of vessels of all classes and her gross tonnage would have been much larger if the combined tonnage of the large new steamers recently added to the trans-Pacific fleet operating from this port had been included therein. In the matter of sailing vessels, San Francisco far exceeds every other port in the United States not excepting even New York. It exceeds even New York and Baltimore combined and it is almost equal to the combined sailing tonnage of any two of the four great ports of New York, Boston, Philadelphia and Baltimore.

The masters, mates, pilots, etc., of steam vessels and of sailing vessels of over 700 tons gross must be duly licensed by the Inspectors of Hulls and Boilers and the number of certificates of such licensed officers issued at the various sea ports for the fiscal year ending June 30, 1904, were as follows:

New York	1,113
San Francisco	796
Boston	480
Seattle	437
New Orleans	378
Baltimore	365
Philadelphia	243

INCREASE OF ENTRIES AND WITHDRAWALS.

The number of entries of merchandise presented from July 1, 1904, to November 30, 1904, was 9,776. For the same period in 1903 the number was 9,244, being an increase for the five months of 1904 of 532. The number of withdrawals from bond from July 1, 1904, to November 30, 1904, was 3,955. The same period in 1903, 3,722; increase for five months 237. The same ratio prevailed as to number of bills of sale, mortgages, documenting of vessels, vessels entered and cleared, and the like. Regarding number of shipper's manifests, there has been an increase of more than 60 per cent over such number of manifests for the like five months of 1903.

TRADE WITH HAWAII.

The annexation of the Hawaiian Islands, occurring on June 14, 1900, made this territory coastwise as to the port of San Francisco. No entries are required as to such shipments at the Custom House except for statistical purposes. The shipments from the Hawaiian Islands to San Francisco for the fiscal year ending June 30, 1903 amounted to $9,645,830. For the fiscal year ending June 30, 1904, the total imports from Hawaii have been $10,313,523. The exports to the Hawaiian Islands for the four months following July last have amounted to $3,205,955, and if the same ratio continues for the fiscal year ending June 30, 1905, the total amount will be $9,617,865. This shows that the exports and imports to and from Hawaii have been practically stationary. The value such as it is, approximating $10,000,000 per annum, is not, however, included in the general exports and imports first above referred to.

TRADE WITH ALASKA.

Statistics of trade with Alaska are not given herein on account of their unreliability. Statistics of such trade are recorded, but on account of frequent trans-shipments clearances are very often duplicated at Puget Sound ports after regular clearances have been made at this port. Many endeavors have been made both by the Collector at Port Townsend and myself to formulate some plan whereby this duplication of statistics could be prevented, but shippers from this port fail to make proper clearances and forwarders at Puget Sound ports duplicate clearances, because goods are frequently stored there pending shipment and thus lose their identity.

No statictics of the contiguous coastwise trade from Puget Sound to San Diego, either in value of shipment or in value of tonnage movements, are prepared and, therefore, no figures are available, but a very good idea of the importance of this trade is the coming and going of the regular lines of steamships and the regular movements of steam schooners and sailing crafts of all kinds.

PARCELS POST.

It has been the policy of our Government to furnish parcels post privileges whereby there is given the advantage of the mails in making certain shipments or entries of merchandise. A little comparison will show the increase of this business at this port.

In September of 1903 the total number of parcels post entries was 69; for October, 56; for November, 67; for December, 131; total parcels post entries for four months of 1903, 323. For only a portion of like period in 1904 the figures are as follows: September, total number of parcels post entries, 97; for October, 300; for November, 227; for twenty days in December, 1071; total, 1695; an increase of over 500 per cent in only three and a fraction months, compared with four of the corresponding months of last year. In addition, parcels post conventions have just been concluded with France and several other countries which will add to the value of the business at this port.

IMPORTANT TRADE WITH THE PHILIPPINES.

The trade with the Philippines has not yet assumed extensive proportions as far as statistics show, but this is largely accounted for from the fact that no shipments made on Government transports are recorded in the Custom House. I estimate, without having accurate figures before me, that San Francisco has been benefitted by the annexation of the Philippines to an extent of not less than $70,000,000. The details as to which arise from various sources, such as purchase of merchandise, breadstuffs, purchase of transports, and the like. When the Philippines are fully developed the increase will proportionately come to San Francisco as this is the natural supply depot for the Orient and particularly for our Oriental possessions.

The Act of Congress, approved March 8, 1902, declared that until July 1, 1904, the laws restricting to vessels of the United States the transportation of merchandise and passengers, directly or indirectly, to another port of the United States should not be applicable to the Philippines. The Act of Congress, approved April 15, 1904, extended this limit of time until July 1, 1906. After this extension no merchandise except for the Army and Navy can be transported by sea except in vessels of the United States.

As to Army and Navy supplies, if the rates of transportation are excessive upon American vessels, exception may be had. This will further increase the trade and be an assistance to the American merchant marine of this country. The value of imports into the Philippines amounted as follows for the fiscal years ending:

June 30, 1902	$41,104,944
June 30, 1903	35,099,835
June 30, 1904	34,327,481

Of the above, the importations from the United States have amounted to respectively $4,035,243, $4,108,944, and $4,843,207, a gradual increase each year, but showing that the trade with the United States is not yet nearly as large as the parent country ought to enjoy. In these imports into the Philippines, the relative positions, are French East Indies first, United States second, England third, Chinese Empire fourth, British East Indies fifth, Spain sixth, Germany seventh, France eighth, and Australia ninth place.

The importations into the Philippines consist principally of rice, flour, lard, cotton goods, hardware, wines, distilled spirits and canned goods such as fruits, vegetables, meats, and the like.

The total value of exports from the Philippines were as follows, for the fiscal years ending:

June 30, 1902	$27,157,087
June 30, 1903	39,674,318
June 30, 1904	37,033,185

In the value of exports to other countries the United States holds the lead in 1904 with a credit of $11,102,860, England being second with $10,253,615. Hemp is the chief article exported to the United States and to England, sugar to Hong Kong, copra and ylang-ylang oil to France, and miscellaneous articles to all other countries.

While the United States enjoys practically 30 per cent of the export trade from the Philippines, we have less than 15 per cent of the import trade, an anomaly which our merchants should use their utmost endeavors to overcome.

POSSIBILITIES OF AUSTRALIAN TRADE.

From Australia there are six or more lines of steamers running westerly to Europe, some via Sydney and some via Cape of Good Hope, while but two lines come easterly, the Oceanic Steamship Company via this port, and the other via Victoria and Vancouver, operating in conjunction with the Canadian Pacific Railway. The shortest time via Suez for mail is thirty days to London, but such speed is accomplished by transferring the mails at Port Said to fast packet steamers for Brindisi, thence by rail across Europe to Calais, steamer to Dover, and rail to London. Ordinary steamers, however, proceeding via Gibraltar, require seven or eight days longer to reach London. The time from Sydney to London via San Francisco is 30 to 31 days, and via Victoria and Vancouver 34 to 35 days. From Sydney to London via Cape of Good Hope requires about eight weeks.

The route via San Francisco is, therefore, practically the shortest route and it is far more pleasant for travelers as less heat and inconvenience are encountered. The question arises as to why so many more steamship lines find it profitable to operate in other ways than via this port, when commercially, by reason of distance and lessening of expense, San Francisco occupies (except by reason of trans-shipment)

the best position for the control of this great commerce. We are one week nearer England via this port than by the shortest possible Suez route.

GOLD AND SILVER MOVEMENTS.

The values of imports and exports given hereinbefore refer only to merchandise. The imports and exports of gold and silver, both coin and bullion, are extremely variable, depending on the volume of foreign trade for the whole country. For instance, the remarkable and increasing quantity of Japanese yen sent to this country has not been noted, although there was received at this port to the credit of the imports for the district during the past twelve months, $38,713,885.

The exports of gold and gold bullion from this port vary from $300,000 to $3,000,000 annually, while the imports of the same material vary according to years from $9,000,000 to $32,000,000. The exports of silver coin vary from $6,000,000 to $8,000,000, and the imports of such silver coin vary from $2,500,000 to $4,000,000 annually.

Much of the gold that is generally imported into this port is British coin direct from Australian mints and is immediately re-coined into American gold. Since the Russian-Japanese war, however, much Japanese gold coin has been imported at this port presumably in payment for food stuffs, clothing, munitions of war, purchased in this country for the Japanese Army and Navy.

UNLIMITED POSSIBILITIES.

With the possibilities of increase in commerce with New Zealand, Australia, the Philippines, China, Japan and the Orient in general, through the developments of the very many resources of these countries, it would seem to require only a modest effort on the part of the commercial organizations and interests of this city to secure a greatly increased trade. The possibilities are almost unlimited. This trade is even now ready to come with proper encouragement, and it would, therefore, seem the part of wisdom not to wait quietly and modestly for these great benefits, but for the merchant class, through individuals and through its organizations, to expend every energy and use every effort to secure this trade.

The writer while on a tour of the Orient, as well as the Hawaiian Islands and the Philippines, saw many opportunities to increase this trade by the observance of singularly small and comparatively immaterial requirements. The matter of color, detail as to shape, packing, and the like, of certain commodities are of moment to Oriental consumers and importers and their prejudices in this regard could well be followed.

It is a source of encouragement and congratulation in the meanwhile that San Francisco has continued to hold its lead and to increase its foreign exports and imports notwithstanding the comparatively recent and very energetic rivalry of the Canadian and Puget Sound ports. While the business of these latter ports has increased and while such increase may have diverted imports in large part from San Francisco, nevertheless this port has held its paramount position by reason of circumstances and its location. It remains, now that we as a country have come into the region of large opportunity, that all this should be embraced to the utmost extent and that the Government as a whole and the citizen as an individual should co-operate in building up what is destined not only for the future, but is as a matter of fact today, the great subject of contention among civilized nations, namely, the trade of the Orient and the control of the Pacific.

DETERMINED TO PUNISH FRAUDS ON THE BALLOT.

Directors Offer Legal Assistance to the District Attorney's Office in the Rebstock and Election Commission Cases.

The directors of the Merchants' Association are determined to convict the perpetrators of the primary election frauds if possible, and at a recent meeting unanimously decided to tender the District Attorney the services of the Association's attorneys, Messrs. Wright and Hosmer, in the prosecution of Joseph Rebstock, and in the proceedings against the Election Commission. The Board is unanimously of the opinion that all possible efforts should be made to secure a conviction in the Rebstock case, even if it has to go to the Supreme Court.

Every artifice to evade the law having been exhausted by the defense, the trial of Charles Wyman for ballot-box stuffing at the August primaries was set by Judge Cook for January 3, and before this paper is distributed will be well under way.

Adolph Steffens, who was indicted for voting another man's name in the Thirty-ninth District at the same primary, and who fled to escape arrest, was captured in Los Angeles and brought back to this city. He was arraigned and plead "not guilty" on December 29.

The case of Joseph Rebstock, for refusing to do his duty while acting as an election officer in the Alms House district, is still before the Supreme Court awaiting a decision of the question whether his testimony voluntarily given before the grand jury will prevent his prosecution. If the Court holds that it does, the Election Commissioners, who climbed into the same legal boat will probably succeed in getting safely ashore.

In prosecuting Mr. Maestretti's bartender and others for crimes against the ballot, the Merchants' Association is actuated less by a desire to punish one or two petty culprits who have been used by greater rascals, than by a determination to secure to every man an honest vote, and to the city and State the proper and constitutional settlement of political issues. And this may involve an effort to secure amendments to the law.

In these cases the primary law itself will be on trial. Thus far there has been no dispute about the facts. Wyman has not denied that he voted in another man's name. The only question is whether his attorney can pick a large enough hole in the indictment or the law to permit him to escape the just consequences. If during the taking of testimony and the arguing of the case any such way out can be found, the accused will be quick to take advantage of it, and will thereby make plain what needs to be done in the way of amending the laws in order to secure clean elections in San Francisco.

Already amendments to the election laws have been prepared which will make such provision that the technicalities now being urged in favor of the ballot-box stuffers cannot by any legal quibbling be called to their aid, if similar frauds on the suffrage should occur in future. The Association will introduce these amendments at Sacramento and ask the Legislature to pass them in the interests of clean American politics.

In the meantime the prosecutions will continue with no abatement of vigor or determination. If it is possible to send the criminals to the penitentiary, they will go. If not, the laws must be changed so that future elections may not be stolen.

WILL TRY TO STRENGTHEN THE CIVIL SERVICE LAW.

Association Will Propose Constitutional Amendments Covering Qualifications of Employees, and Tenure of Office.

The Merchants' Association will introduce in the Legislature two amendments to the constitution of the State, designed to cure very grave defects in the Civil Service law and to make the proper operation of Civil Service reform principles more secure in San Francisco.

One of these has been made necessary by the old decision in the case of Crowley vs. Freud, rendered by the Supreme Court a couple of years ago. In this case it was held by the court that a freeholders' charter of a consolidated city and county government is not specifically empowered by the constitution to prescribe the qualifications of the clerks and deputies in the county offices; a decision that at once removed these offices in San Francisco from the operation of the Civil Service law. It is proposed to mend this matter by securing the insertion of the word "qualifications" in that section of the constitution which prescribes what charters are competent to do. It will not affect the people of the State at large, but only where a freeholders' charter exists with a consolidated city and county government. It merely extends the principle of home rule for cities, and the people of California should in justice adopt the amendment if the legislature gives them an opportunity to do so.

The other amendment will cover a possible hole in the law by changing the tenure of office clause to exempt Civil Service employes. An essential principle of Civil Service Reform is tenure of office during good behavior, and if the four-year limitation now standing in the constitution were found to apply to offices under the Civil Service law, the reform would be seriously crippled, and the officers under it might reasonably be expected to turn their energies to partisan activity in order to make sure of their places. The best men are not attracted by short terms, and the service would suffer accordingly.

These two amendments are of great importance to San Francisco, and the people who desire good government should be prepared to support them in every way possible.

The lack of social solidarity has much to do with our bad condition politically. The refinement of manners, or the supersensitive personal dignity, or whatever it may be that keeps good people from being on familiar terms with their neighbors is a great drawback to any political efficiency depending on natural social relations. The steam beer boys seldom require introductions to one another.

LEGISLATURE WILL BE ASKED TO REFORM THE JURY LAW OF THE STATE.

Merchants' Association Will Propose Amendments to the Code, Designed to Retire the "Professional Juror" and Make One Public Duty Easier for Business Men to Perform.

By ALLEN G. WRIGHT, of Wright & Wright, Attorneys for the Merchants' Association.

The Merchants' Association is endeavoring to lessen the hardships of jury service to a point where no man can properly complain when called upon to act as a juror.

It will introduce in the Legislature amendments to the Code of Civil Procedure, definitely limiting the time that persons can be called upon to attend court and serve on a jury, and making other changes that have worked well elsewhere.

It is hoped that by these means responsible citizens will be encouraged to do their duty oftener, and that the "professional juror" will be eliminated.

JURY IS NEGLECTED.

The duty of the citizen toward the proper and effectual administration of justice is not discharged when at the primaries and at the general elections he insists upon the maintenance of a high standard of ability, probity and conscientiousness in the judiciary. It is just as important that every citizen do his share toward securing intelligent jurors who are beyond the reach of bribes or other improper influences. In this community, however, many citizens who would make excellent jurors seek in various ways to escape jury duty.

Theoretically, any citizen who, without legal excuse, seeks to evade jury duty is guilty of disloyalty to the State. In time of war the State has a right to call upon her citizens for service in her defense. At all times the State has the right to call upon her citizens to contribute to her support according to their means and to render her their services as jurors in the administration of justice.

But the world is essentially a practical place. And while the duty of the citizen to serve upon juries is theoretically absolute, there nevertheless remains a very practical consideration which influences many of our citizens in their efforts to escape from jury duty. This practical consideration is not necessarily inherent in the character of the service to be rendered as jurors, but flows rather from some of the incidents of our present jury system as in force in California.

Under our present law, in the month of January of each year in each county of the State, a list of grand jurors and a list of trial jurors is prepared of those who are to serve as such during the year. The names of those selected as grand jurors are written out on slips of paper and deposited in a box known as the grand jury box. The list of names of those selected as trial jurors are placed in a box known as the trial jury box. In San Francisco, under the rules of our Superior Court the list of trial jurors embraces 2400 names to be selected by the Judges.

Whenever trial jurors are wanted to attend upon the court or any department thereof, a number of names designated by the Judge are drawn from the trial jury box. These men are then summoned before the court or department and such as are not then excused are retained as the trial jury, and must attend the court from time to time as designated by the Judge. From this panel the actual trial juries in that court or department are made up.

Any one summoned as a juror, in this fashion, may be obliged to attend the court from time to time for a number of months, and during that period may be obliged to sit as a trial juror in many cases.

PRESENT SERVICE IS ARDUOUS.

In San Francisco, the court records for the last three years show that a juror is usually kept upon a jury panel for at least three months, *and in several instances for as long as seven or eight months.*

In one criminal department a panel was kept six months and in another such department the panel was once retained eight months. In two of the civil courts jurors were held subject to service for seven months.

But having once done his full service as a juror, under our present law, a man cannot be compelled to serve again for one year. Meanwhile, however, as the foregoing records show, he may have the best part of several months dissipated either by actual attendance upon the court or by the necessity of holding himself in readiness for such attendance. *The time which a juror can be compelled to serve after he has once been placed upon the regular panel of any court or department, so long as it does not extend beyond the year, depends entirely upon the Judge of the court or department before which he has been summoned.*

This is not a reasonable system or practice and if the State wants the services of her most intelligent citizens, she must make her demands upon their time much less onerous.

With a view to improving our jury system, certain proposed amendments to our present laws have been drafted by the Merchants' Association and will be submitted by it to the next Legislature for passage. In some particulars the proposed amendments are modelled after the New York law, where the change has been found to work satisfactorily.

A PRACTICAL PROBLEM.

In making changes in the system of our jury law, two things have been borne in mind. The first is to make the service as a juryman so little of a hardship that no citizen can properly complain if he be required to serve as a juror. The second object kept in view has been the elimination from our juries, as far as possible, of what are known as "professional jurors."

The amendments provide that after a certain limited service as a juror a man can claim the right to be discharged from further service as such for a period of one year. They also provide that after certain limited service as a juror a juryman shall be incompetent to serve as such within a year after his discharge.

This means that, having served his time, a juryman not only can be discharged, but that he must be discharged. The law must be made mandatory or the "professional juror" will still be with us.

The service as a juryman on an actual trial jury has been limited so that a trial juror shall be discharged after serving twelve separate days as such trial juror, it being provided of course that if the twelve days expire while the trial juror is actually serving as such in a trial, he must serve until the close of that trial. It is also provided that a juror who attends a court or holds himself ready to attend such court for a period of thirty days, though he may not serve as an actual juror in any trial, shall also be discharged. If such juror should be excused for any portion of this thirty days, however, he must serve just that much longer before he can receive his discharge.

SERVICE TO BE MADE EASY.

A juror once discharged cannot be compelled to serve within a year after his discharge. It is also provided that a citizen serving as a trial juror cannot be compelled to serve as a grand juror within a year, and a citizen serving as a grand juror cannot be compelled to serve as a trial juror within the same year.

These amendments to the law have been incorporated in amendments to Sections 199 and 200 of our Code of Civil Procedure and in the addition of a new section, 200½, to the Code. If these amendments are passed by the Legislature, there will no longer be any adequate excuse for any citizen to evade jury duty, unless he can show what constitutes legal cause. Legal cause is defined in Section 201 of the Code of Civil Procedure, which reads as follows:

A juror shall not be excused by a court for slight or trivial cause, or for hardship or inconvenience to his business, but only when material injury or destruction to his property, or to property entrusted to him, is threatened; or when his own health or the sickness or death of a member of his family requires his absence.

With the lessened demands on one's time that the amendments to our jury system contemplate, no good citizen ought to dodge jury service unless he actually has a reason that the law itself provides shall be a good excuse.

A TRAVESTY OF JUSTICE.

Under our present jury system, the juries to which parties are obliged to submit questions affecting their life, their liberty or their property, are only too often composed of men to whom questions of such serious importance ought not to be entrusted. Their decisions are too frequently a travesty of justice. Our Judges will admit this. But the blame is not theirs. The remedy for this evil, and the only remedy, is the presence of better men on our juries.

The best citizens must respond to the demands of duty and serve cheerfully as jurors. The demands that can be made on their time for such service should be reasonable, however, and it is to make these demands reasonable that the amendments now under consideration have been proposed. But whether they pass or not, it remains for the citizen, now, to do his share by serving cheerfully when summoned by the courts.

The most prolific source of wealth in any State is the undeveloped brain power of its children. Properly to exploit this power is the purpose of correctly directed educational work. —*Public Policy.*

THE JUST APPORTIONMENT OF THE TAX BURDEN.

Segregation of Objects for State and Local Purposes, Would Help to Eliminate the Evils of Our Peculiar System of Equalization.

By EDWIN RAY ZION, Deputy Tax Collector.

The machinery of taxation in this country is yet in its crudest form. In 1884, the California Board of Equalization assessed all the railroads at $51,000,000 and all other property in the State at $770,000,000. In 1900 the railroads were assessed at $48,000,000, and all other property at $1,170,000,000. No more need be said in condemnation of the present system of equalization.

In a few states the people are beginning to see the light and are separating State from local sources of revenue. This is notably true in Connecticut, New Jersey and Pennsylvania, and to some extent in New York, Massachusetts, Ohio, Michigan, Wisconsin and Texas. The characteristic of the first three states is that they practically leave the general property tax to local divisions. They derive state revenues from (1) corporation charter fees, (2) franchise and gross income tax on quasi-public corporations and others that look like monopolies, among which are insurance companies; (3) franchise tax on ordinary corporations; (4) inheritance tax; (5) fees and licenses; and (6) miscellaneous sources, such as poll taxes and receipts from state institutions and investments. There are variations in this scheme worthy of notice.

HOW CONNECTICUT DOES IT.

In Connecticut, the real and personal property of steam railroads, street railroads, insurance companies and banks is withdrawn from local taxation, and only the value of the capital stock is taxed for state purposes. Telegraph companies pay 25 cents per mile of wire; telephone companies 70 cents per transmitter.

The *tangible* property of ordinary corporations is taxed locally—the franchise, by the State. The collateral inheritance tax is 3 per cent, direct inheritances above $10,000 are taxed one-half of 1 per cent; poll tax is $2.

In New Jersey, the real and personal property of railroads and canals is assessed and taxed by the State and in part distributed to the counties. The collateral inheritance tax is 5 per cent; poll tax, $1.

In Pennsylvania, railroads are assessed locally only for property not essential to their business. In lieu of a state property tax, they pay 5 per cent on the actual value of their shares, 4 per cent on their loans, and 8 per cent on their gross receipts. The collateral inheritance tax is 5 per cent. The State also levies a limited personal property tax and licenses wholesale liquor dealers, merchants, peddlers, brokers, theaters and others.

THE FIELD FOR LOCAL TAXATION.

It was for many years a common custom in eastern states for railroads to own only a right-of-way, without absolute ownership of the land. It is possible that this accounts for the State withdrawing most railroad property from local assessment. In California, it would seem best to leave all *tangible* property for local assessment.

Judging from the reports of the tax commissions of these states, their systems of taxing corporations appear satisfactory. Detailed reports are required from the corporations and, as they are entirely creatures of the law, they can readily be disciplined. Furthermore, as the State's revenue from the general property tax is entirely cut off, the corporations cannot manipulate politics and tax-laws at the expense of private property owners. *This fight now takes place wholly between corporations, and their energies are spent in perfecting the laws instead of in breaking them down.*

In all of these States, the undiscriminating general property tax prevails for local purposes under laws made by the state. All of the tax commissions condemn it, but nothing has been accomplished toward its reform except in the "five counties' act" of New Jersey, which practically exempts mortgages, and which was passed upon the petition of the five counties neighboring New York.

LOCAL OPTION IN TAXATION.

The lesson of this act is that local option should be exercised as to the objects of taxation. If the citizens of San Francisco desire to exempt mortgages, what possible function of government is conserved by prescribing that the proposition must also be submitted to the voters of Modoc, Alpine and San Diego counties? Local option prevails with regard to licenses and it could easily be extended to the objects of taxation. State legislatures for half a hundred years have only succeeded in making a mess of it, as they have of most city governments.

State should not be separated from local sources of revenue, until this option is granted, for once the legislature lets go of the general property tax, it will never get out of the mire of perjury and official corruption.

LET EACH LOCALITY JUDGE.

Each locality is the best judge of what should be taxed. San Francisco voted two to one in favor of exempting bonds in 1900, but the rest of the State, which holds hardly any bonds, defeated the amendment at that election.

Disregarding speculative values, the average rate of profit on realty investments in San Francisco is 5½ per cent. The present tax of 1.65 per cent on a two-thirds valuation amounts to 15 per cent income tax, an exorbitant rate only equalled by the hold-up of a political boss for places at the City Hall crib.

RATE COULD BE LOWERED.

If the general property tax were left to counties and cities, and State taxes were levied in the manner suggested above, our present general property tax could be reduced from 1.65 per cent to 1.22 per cent. This rate makes allowance for $30,000,000 franchises to be exempt from city taxation, and our share of the inheritance tax, $150,000, to go to the State.

But could the State derive sufficient revenue, if the general property tax were abandoned?

In 1879, the total state receipts were $3,500,000, of which amount only $500,000 was derived from other than the general property tax. The new constitution and later statutes have given the State additional revenues, notably from corporation charters, inheritances, poll taxes, and the insurance tax. In 1902, the total receipts were $9,900,000, of which amount $4,219,000 came from other sources than the general property tax, an increase of more than eight fold in the miscellaneous receipts. It seems not improbable that these revenues from special sources could be slightly more than doubled; then the State would be independent of the general property tax.

DETAILED REPORTS NEEDED.

The immediate problem confronting the legislator is what present taxes or fees can be raised, what new ones adopted? The published reports of state officers are not sufficiently detailed to answer these questions. The fees of the Secretary of State are about $150,000 per year. They are collected under 24 different heads, some from corporations, some not. The secretary's report does not show each in detail. Casual inspection would indicate that $100,000 comes from the filing of articles of incorporation. Previous to 1901, under a lower fee, the revenue from this source appears to be $20,000. Although the fees have apparently increased five fold, the number of articles filed has not diminished corporation assessments. The total assessed value of corporate franchises in the State is not compiled.

It is probable that the $30,000,000, assessed by Assessor Dodge more than equals all others assessed in the State. Under uniform State methods the total assessment could probably be increased four fold. The tax rate could be as high as 2 per cent, which is common in eastern States. The present collateral inheritance tax of 5 per cent could be doubled and a direct inheritance tax added. The latter would probably be a better revenue producer than the former, for the bulk of inheritances pass to direct heirs. Many State licenses could be collected, as is common in southern states. But the legislature should be restricted in occupations to be licensed, or the corporations may see in this a chance to reduce their taxes by licensing merchants, solicitors, brokers, restaurateurs and others pursuing a legitimate trade.

WHERE THE REVENUE IS.

A 2 per cent tax on the gross receipts of all steam railroads, street railroads, city water works, irrigation ditches, gas and electric companies, telegraphs and telephones would doubtless be very remunerative. But at present, all is guess work. There has been no publicity of facts which will enable anyone to frame a scheme of State revenue which will supplant the general property tax.

Any half-way measure aiming at the gradual reduction of the state rate on general property will only be productive of evil. This was attempted in Ohio and the legislature now regards the new taxes as increased assets of the State, not as sources of relief to the counties. There must therefore be appointed, as in other states, a tax commission or statistician, with plenary powers of corporate inspection. Official data must be gathered which will determine the sufficiency in California of those corporation taxes which give satisfaction in eastern states. The inquiry must cover the whole field of finance, expenditures as well as receipts, court decisions in addition to constitutions and statutes, a comparison of local trade conditions with eastern.

EDUCATION IS NEEDED.

The publication of such a report would start an educational campaign which could only result in an equitable system. Hasty action may lead to unwise or illegal legislation, such as occurred in Michigan under Gov. Pingree and accomplished nothing but further delay in properly taxing corporations. A system advocated by a whole state will be more successful than that advocated by one man, be he governor, university professor, or deputy tax collector.

ASSOCIATION AT THE IRRIGATION CONGRESS.

Professor McAdie, of the Weather Bureau, Reports on His Work as a Delegate at El Paso.

MILLS BUILDING, SAN FRANCISCO, Nov. 29, '04.
The Merchants' Association, San Francisco, Cal.

GENTLEMEN:—I beg to report that I attended the Twelfth National Irrigation Congress at El Paso, Texas, November 15-18, 1904, as a delegate, with credentials from your body. The Congress was a very important one in my judgment and there were many matters discussed which must be of interest to the merchants of San Francisco.

The Congress, among other matters, urged that funds for forest plantings on denuded water sheds be provided, as this work is essential to increasing the flow of streams still flowing and restoring those which have disappeared. The Congress favored the consolidation of all forest work under the Department of Agriculture; indorsed the policy of the Government in the construction of a ship canal along the west shore of Sabine Lake in southwest Texas, with a view of opening to navigation the Sabine and Natches Rivers; commended the work of the Reclamation service, the Bureau of Forestry and the Weather Bureau; and urged that these be kept free from all political influence.

It was the sense of the Congress that the remaining public domain should be reserved for the benefit of bona fide settlers and home seekers. It further urged the repeal of the Timber and Stone Act, of the Desert Land Law, and the commutation clause of the Homestead Act; it recommended the repeal of all acts permitting the selection of lieu lands and recommended legislation for the valuation and purchase by the Government, if necessary, of all lands under private ownership within forest reserves.

The Congress recommended an Arid Homestead Law, limiting entry of any one individual to 160 acres.

The interest displayed in all questions relating to the disposal of public lands, the reclamation of the arid region and the settlement and development of it was very keen.

A very great work is going on in our country in connection with irrigation, and it is proper that all citizens of the Republic should take more than a passing interest in this work of up-building the Republic.

It was a matter of comment that, with the exception of your representative, the northern part of the State of California was hardly represented in the Congress. The southern portion of the State was well represented.

Appreciating the honor conferred upon me, I am

Very respectfully,
ALEXANDER G. MCADIE.

PNEUMATIC TUBE MAIL SERVICE FOR THIS CITY.

Resolutions Adopted by Merchants' Association Will Receive the Attention of the Proper Authorities at Washington.

In conjunction with the other commercial organizations of San Francisco, the Merchants' Association is making an effort to secure a pneumatic tube mail service for this city. The attention of the Post Office department has been again called to the matter in the following resolutions:

WHEREAS, The commercial organizations of San Francisco, consisting of the Merchants' Association of San Francisco, the Manufacturers' and Producers' Association of California, the Chamber of Commerce of San Francisco, the Board of Trade of San Francisco, the Merchants' Exchange and the California State Board of Trade, in January, 1904, unanimously passed resolutions urging the installation in San Francisco of a pneumatic tube system for mail delivery, in conformity with the recommendation of the Special Commission appointed for the purpose of considering the introduction of a pneumatic tube service in the City of San Francisco, as described in the Report of the Postmaster General, 1901, page 235; and

WHEREAS, The pneumatic tube systems recently installed in St. Louis and Chicago have been completed and demonstrated a success; and

WHEREAS, San Francisco is in great need of some more rapid system of delivery from central stations to railroad and steamship stations; therefore, be it

RESOLVED, That the attention of the Postmaster General be again called to the aforesaid resolutions transmitted to him under date of January 27, 1904, and that the members of the California Congressional Delegation be requested to take up this matter and exert their best efforts to secure an appropriation during the present session of Congress for a pneumatic tube system for San Francisco;

RESOLVED, That a copy of these resolutions be transmitted to the Postmaster General of the United States, to the members of the California Delegation in Congress and to the Postmaster of San Francisco.

THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO, FRANK J. SYMMES, President.
(Signed) L. M. KING, Secretary.

In reply, the following letters have been received:

Post Office Department,
Washington, D. C., Dec. 19, 1904.

Sir:—Your letter of the 12th inst., addressed to the Postmaster General, forwarding resolutions adopted by the Board of Directors of the Merchants' Association of San Francisco at a meeting held Dec. 9, 1904, relative to the installation of pneumatic tube mail service in the City of San Francisco, has been referred to this office.

In reply I have to state that a commission has been appointed to investigate and report as to existing pneumatic tube service; also as to extensions of the service. The resolutions of your association will be referred to this committee.

In this connection it is proper to state that the department cannot enter into contracts for additional pneumatic tube service under existing law. It is the expectation when reports of the commission are received that the matter will have the careful attention of the department and such extensions as are found advisable will be recommended.

In this connection your letter and the resolutions will have careful consideration.

Very respectfully,
(Signed) W. S. SHALLENBURGER,
Second Assistant P. M. General.

Mr. L. M. King, Secretary,
Merchants' Association, San Francisco, Cal.

United States Senate,
Washington, D. C., Dec. 21, 1904.

L. M. King, Esq., San Francisco, Cal.:

Dear Sir:—I am in receipt of yours of the 15th inst., with resolutions of the "Merchants' Association" and commercial organizations of San Francisco, relative to the installation of a pneumatic tube service for mail delivery, and will most gladly give the matter my attention. I will introduce the resolutions in the Senate and have them referred to the Committee on Post Offices and Post Roads, who have the appropriation bill under consideration.

Yours very truly,
(Signed) GEORGE C. PERKINS.

TO EXTEND THE WORK OF THE JUVENILE COURT.

Amendments Will Be Offered Providing for the Appointment and Payment of Probation Officers.

Persons actively interested in the Juvenile Court believe that its operation thus far has so fully demonstrated its success that the public will approve its further development.

Amendments will be introduced at the coming session of the legislature, providing salaries for the probation officers in San Francisco, Los Angeles and Alameda counties, and prescribing the method of their appointment. Supervisory boards, to be known as Juvenile Court committees will be formed, to nominate probation officers, investigate the qualifications of organizations receiving children under the law, and assist the Court by making reports in certain cases; and the law will be otherwise broadened, and strengthened in its operation.

The amendments have been very carefully drawn at the request of the Associated Charities, the Boys' and Girls' Aid Society, the California Club and other organizations that have been energetic in promoting this important reform. The draft of the new law has been prepared by Messrs. Osgood Putnam and R. M. Royce, assisted by Judge Murasky of the San Francisco Juvenile Court and Mr. O. K. Cushing, who is a member of the State Board of Charities and Corrections, and who helped draw the original Juvenile Court bill.

WHY THERE WERE NO SALARIES.

The proponents of the measure feared at first that if salaries were attached to the probation officers' positions they might be used as political patronage and the usefulness of the institution, which depends largely upon the discretion, tact and sympathy of the persons serving as probation officers would be lost. In order to prevent such a mischance, and control the appointments themselves, they undertook to provide the salaries by subscription, and have done so up to the present time. Now they feel that the Juvenile Court has passed the experimental stage, or, rather the stage of trial and demonstration, and is so well established in the popular regard that the public will not permit it to be perverted even if salaries are paid by the county.

As an additional precaution, however, they will ask to have the law changed to provide for the appointment of a Probation Committee of seven members, which shall serve without pay and have the right to nominate probation officers for the Judge to confirm. Any Superior Judge may require this committee, or a probation officer, to examine institutions receiving children under the act (other than those maintained by the State), and it shall be the duty of the committee to report once a year in writing on the qualifications of such institutions.

REPORTS ON EACH CASE.

When a child is brought before the Court, the new law will also make it the duty of the probation officer (or of the agent of the society having the child in charge if the judge so orders) to report in writing upon the antecedents, character, history, family environment and cause of delinquency or dependency.

There are one or two minor amendments in addition to those mentioned, which will tend to secure the smoother and better working of the Juvenile Court system in its practical application, but the principle change desired is to extend the work more rapidly than can now be done, by providing for the pay of as many probation officers and deputies as a county may need

MERCHANTS' ASSOCIATION

OFFICERS AND DIRECTORS.

FRANK J. SYMMES.....President.
Thos. Day Co.

ANDREW M. DAVIS.....First Vice-President.
The Emporium.

FAIRFAX H. WHEELAN.....Second Vice-President.
Southern Pacific Milling Co.

C. S. BENEDICT.....Treasurer.
Hastings Clothing Co.

FOSTER P. COLE.....Sterling Furniture Co.
J. A. EVELETH.....Eveleth-Nash Co.
M. GREENEBAUM.....Greenebaum, Weil & Michels.
R. B. HALE.....Hale Bros.
F. J. KOSTER.....California Barrel Co.
A. J. MCNICOLL.....A. J. McNicoll Elevator Co.
BYRON MAUZY.....Byron Mauzy Piano Co.
P. C. ROSSI.....Italian-Swiss Agric. Colony.
W. M. SEARBY.....Union Drug Co.
ROBERT H. SWAYNE.....Swayne & Hoyt.
A. H. VAIL.....Sanborn, Vail & Co.
L. M. KING.....Secretary and Supt.
GEO. T. WRIGHT (Wright & Wright).....Attorney

STANDING COMMITTEES.

PUBLIC AFFAIRS.
R. B. HALE, *Chairman.*
F. J. KOSTER, R. H. SWAYNE,
J. A. EVELETH, A. J. MCNICOLL

PUBLICITY AND PROMOTION.
FAIRFAX H. WHEELAN, *Chairman.*
FOSTER P. COLE, BYRON MAUZY,
A. H. VAIL, W. M. SEARBY.

TRADE AND FINANCE.
ANDREW M. DAVIS, *Chairman.*
M. GREENEBAUM, A. J. MCNICOLL,
C. S. BENEDICT, P. C. ROSSI.

RELIABLE

BUSINESS GUIDE TO SAN FRANCISCO.

OFFICIAL LIST OF MEMBERS

This list is printed in 6,000 papers, which are read by three or four times as many persons every month.

NOTE.—Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only $1.00 per month.

HONORARY MEMBERS:

Merchants' Association of New York
F. W. Dohrmann, Ex-President Merchants' Ass'n of S. F.

FIRM NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS.

ACCOUNTANTS AND AUDITORS.

Barrow, Wade, Guthrie & Co..Mills Bldg
Fleming, Martin W.....786 Clayton
Jansen, The F. Bromley, Commercial System and Audit Co....122 Sutter
Price, Waterhouse & Co..Mills Building
Rowe, C. V.....183 Crocker Building

ACCOUNTANTS—CERTIFIED PUBLIC

Amrath, J. W.....Crossley Bldg
Hassell Audit Co.....Mills Bldg
Herrick, Lester .....Hayward Bldg
Lomax, W. B.....26 Phelan Building
Phillipps, F. G. & Co.....Mills Bldg

ADVERTISING.

Cooper, F. J.....78 Geary
Dodge, Al Co., The.....41-43 Van Ness Ave.
Kollmann-de Troost Co., Inc.....431 Parrott Bldg

ADVERTISING CARDS.

Stuparich Mfg. Co., The..8th & Brannan

AGENTS.

Taylor, H. H.....Mills Bldg

AGRICULTURAL IMPLEMENTS.

Deere Implement Co.....209 Market
Hooker & Co.....16 Drumm
Osborne & Co., D. M.....15 Main

ARCHITECTS.

Barth, Herman .....508 Montgomery
Curlett, Wm.....314 Phelan Bldg
Curtis, John M.....126 Kearny
Holmes, Edward L.....230 Montgomery
McDougall Bros.....330 Pine
Meyer & O'Brien .....605 Crossley Bldg
Meyers, Henry H., and Clarence R. Ward .....532 Market
Mooser, William, and Edw. G. Bolles .....44 Geary
Paff, Charles .....40 Montgomery
Reid Bros.....Claus Spreckels Bldg
Shea & Shea .....26 Montgomery
Sutton, Albert.....510 Montgomery

ART GLASS.

California Art Glass B. & C. Works.....120 Second

ART GOODS.

Cohen. H.....19 Grant Ave.
Gump, S. & G.....113 Geary
Sanborn, Vail & Co.....741 Market
Schussler Bros.....119 Geary
Vickery, Atkins & Torrey....236 Post

ARTIFICIAL STONE PAVING.

Gray Bros.....Hayward Bldg

ASBESTOS COVERINGS.

McDearmon & Co.....519 Sacramento

ASSAYING.

Price, Thos. & Son....524 Sacramento
Simonds & King.....417 Montgomery

AUCTIONEERS.

Chase, Fred H. & Co.....1732 Market
Ordway, W. C.....Cor. 6th and King
Spear, E. S. & Co.....31 Sutter

BAGS, BALE ROPE AND BURLAP.

Gulf Bag Co.....709 Front
Schmidt, J. & Co.....115 Drumm

BAKERIES.

Simpkins & Thorp .....116 Erie
Young & Swain Baking Co..2229 Geary

BANKS AND BANKERS.

American National Bank.....200 Montgomery
Anglo-California Bank, Ltd.....200 Sansome
Bank of California .....400 California
California Safe Deposit and Trust Co.....Montgomery and California
Canadian Bank of Commerce .....California and Sansome
Central Trust Co.....42 Montgomery
Columbian Banking Co.....Claus Spreckels Bldg
Crocker-Woolworth National Bank of San Francisco.....600 Market
Donohoe-Kelly Banking Co.....100 Montgomery
French Savings Bank..315 Montgomery
German Savings and Loan Society.....526 California
Hibernia Savings and Loan Society .....McAllister and Jones
Italian-American Bank .....Montgomery and Sacramento
London and San Francisco Bank, Ltd.....424 California
London, Paris and American Bank, Ltd.....Sutter and Sansome
Market Street Bank, The.....Market and Seventh
Mechanics' Savings Bank.....Montgomery and Bush
Mercantile Trust Company of San Francisco.....464 California
Mutual Savings Bank of San Francisco.....710 Market
Nevada National Bank of San Francisco.....301 Montgomery
Perine, Geo. M.....328 Montgomery
Rollins, E. H. & Sons.....335 Pine
Savings and Loan Society.....101 Montgomery
S. F. Savings Union.....532 California
Security Savings Bank.....222 Montgomery
Swiss-American Bank..524 Montgomery
Wells, Fargo & Co.'s Bank.....Sansome and Market
Western National Bank of San Francisco .....805 Market

BARBERS' SUPPLIES.

Deckelman Bros.....106 Ellis
Will & Finck Co.....818 Market

BAZARS.

Charlton, C. P. & Co.....943 Market

BEER BOTTLERS.

Enterprise Bottling Co..2745 Sixteenth
Fredericksburg Bottling Co..1510 Ellis
Rapp, John & Son..8th and Townsend

BELTING—LEATHER.

Cook, H. N., Belting Co....126 Fremont
Heins, Alex., Belting Co.....93 Fremont

BICYCLES.

Christoffer, C. M.....528 Stanyan
Leavitt & Bill.....309 Larkin
Lee, W. E.....504 Stanyan
Varney, T. H. B.....1331 Market

BLINDS.

Hindes, Edw. B. & Co.....328 Howard

BILL POSTERS.

Varney & Green.....Market & Tenth

BOILER WORKS.

Eureka Boiler Works .....113 Mission
Keystone Boiler Works .....Main and Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works.....121 Howard

BOOK BINDERS.

Hicks-Judd Co.....23 First
Phillips Bros.....505 Clay

BOOKS AND STATIONERY:

Cary, L. H.....16 Grant Ave.
Cunningham, Curtiss & Welch.....319 Sansome
Elder, Paul .....238 Post
Hanak & Hargens....107 Montgomery
Mitchell, E. H.....225 Post
Payot, Upham & Co.....100 Battery
Robertson, A. M.....126 Post
S. F. News oC.....242 Geary
Whitaker & Ray Co., The..711 Mission

BOOTS AND SHOES.

Buckingham & Hecht.....225 Bush
Cahn, Nickelsburg & Co..129 Sansome
Eisenberg, Henry.....410 Kearny
Harrison, L. G.....26 Powell
Heim, F. L.....234 Stockton
Koenig, F.....123 Kearny
Kutz, The G. M. Co.....103 Mission
Maier, Chas.....834 Kearny
Philadelphia Shoe Co.....10 Third
Rosenthal, Feder Co.....216 Post
Rosenthal's Inc.....107 Kearny
Siebe Shoe Co.....130 Main
Sommer & Kaufmann.....28 Kearny
Sullivan, J. T.....20 Fourth
United Workingmen's Boot & Shoe Co.....42 Second
Williams-Marvin Co.....569 Market
Wolf, H. & Bro.....208 Sixth
Young, George H.....117 Bush

BOX FACTORIES.

American Box Factory....815 Brannan

BREWERIES.

Burnell & Co.....409 Battery
Hibernia Brewery.....1225 Howard
National Brewing Co.....762 Fulton
Union Brewing and Malting Co...18th and Florida
Wunder Brewing Co.....Scott and Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.

Bauer-Schweitzer, H. & M. Co.....632 Sacramento
Illinois and Pacific Glass Co..10 Main

BRICK MANUFACTURERS.

Patent Brick Co.....Safe Deposit Bldg

BRIDGE BUILDERS.

S. F. Bridge Co.....220 Market

BROKERS—CUSTOM HOUSE.

Bunker, C. D. & Co.....435 Battery
Harper, F. F. G. & Co..409 Washington
Heise, Chas. Ed. & Co.....510 Battery
Mattoon & Co.....530 Battery
Mayhew, F. E. & Co.....424 Battery
Reed, George W.....500 Battery
Swayne, Hoyt & Co.....405 Battery

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E.....122 Davis
DuVal, W. M. & Co.....221 Front
Maillard & Schmeidell....307 Sansome
Page Bros.....302 California
Waniorek, M.....406 California

BROKERS—SHIP AND FREIGHT.

Birnbaum, H. B.....123 California

BROKERS—STOCK, BOND, GRAIN AND OIL.

Ames, Worthington....415 Montgomery
Barth, J. & Co.....480 California
Girvin & Eyre.....426 California
Goldman, Max .....312 Pine
Hecht Bros. & Co.....312 Pine
Hellman, A. C.....317 Hayward Bldg
Hirshfeld, C.....79 Nevada Block
Perry, John, Jr.....411 Montgomery
Politzer & Co.....Clunie Bldg
Politz, Edward & Co.....403 California
Rehfisch & Hochstadter..413 California
Toplitz, Joseph B.....330 Pine

BROKERS—TICKET.

Ottinger, A.....620 Market

BROOMS, BRUSHES AND WOODENWARE.

Van Laak, The Mfg Co.....Harrison and Twenty-eighth

BUILDING AND LOAN ASSOCIATIONS

Continental Building and Loan Association.....301 California
Pacific States S. L. & B. Co....410 Pine

BUILDING MATERIALS.

Waterhouse & Price.....29 New Montgomery

BURGLAR ALARM SYSTEMS.

S. F. Electric Protective Co., The..230 Montgomery

BUTCHERS.

Baccus, R. T.....S. W. cor. O'Farrell and Mason
Bayle, Lacoste & Co.....534 Clay
Boyes, James & Co.....108 Clay
Clayburgh & George.....339 Kearny
Decourtieux, A.....529 Merchant
Finke, Fred H.....5 Steuart
Herman, Benj.....Bush and Franklin
Hofmann & Woenne.....735 Market
Katz, F. & Sons.....California Market
Poly, Clayburgh & Co.....339 Kearny
Patek, F. & Co.....500 Washington
Roberts, W. F.....2817 California
Schweitzer, J. & Co.....416 Clay
Stone & Ecklon Co., The.....236 Sixth
Taaffe, Wm. & Co.....1495 O'Farrell

BUTCHERS' SUPPLIES.

Pacific Butchers' Supply Co.....790-792 Mission

CANNED GOODS.

W. G. M. Canning Co.....149 Fremont

CAPITALISTS.

Bishop, Chas. R.....530 California
Center, John .....
Denicke, E. A.....510 Montgomery
Denman, James .....2380 Steiner
.....N. E. cor. 16th and Shotwell
Fontana, Mark J..California and Front
Hopkins, E. W.....324 Pine
Hopkins, Timothy.....Mills Bldg
Levy, H. M.....41 Nevada Block
McDonald, Jasper .....Mills Bldg
Dean, Walter E.....81 Nevada Block
Moore, A. A., Jr.....Hayward Bldg
Phelan, James D.....Phelan Bldg
Pope, George A.....Hayward Bldg
Schmidt, John A.....425 Ellis
Smith, F. M.....101 Sansome
Spreckels, Claus.....327 Market
Spring Valley Water Works .....Geary and Stockton
Thompson, R. R.....503 California

CARPENTERS AND BUILDERS.

Miller, Geo. E.....614 Commercial
Murray, S. C.....632 Howard
Robinson & Gillespie.....411 Sutter

CARPETS.

Gullixson Bros.....955 Market
Hulse, Bradford & Co.....760 Mission
Schlueter & Volberg.....217 Sutter
Walcom, Geo. & Co.....402 Sutter
Walter, D. N. & E. & Co....529 Market

CARPET CLEANING MACHINERY.

Sanitary Devices Mfg. Co..308 Market

CARPET CLEANING WORKS.

Spaulding, J. & Co.....353 Tehama

CARRIAGE COMPANIES.

United Carriage Co.....Palace Hotel

CARRIAGE AND BUGGY MANUFACTURERS.

Babbitt, J. H.....314 McAllister
Grave, B. Co.....421 Pacific
Holmes, H. E. & Co.....740 Folsom
Larkins & Co.....651 Howard
O'Brien & Sons.....Golden Gate Ave. and Polk
Schindler, H. B.....128 Spear
Studebaker Bros. Mfg. Co.....Market and Tenth
Wertsch, Wm...100 Golden Gate Ave.

CASH REGISTERS.

Autographic Register Co...523 Market
Freeman, I.....1327 Market

CEMENT MANUFACTURERS.
Pacific Portland Cement Co.....
.....Rialto Bldg.

CENTRAL PARK ASSOCIATION.
McNeill, D. R.....1187 Market

CHAIR MANUFACTURERS.
Heywood Bros. & Wakefield Co....
.....661 Mission

CHARCOAL.
Ohlandt, N. & Co....Indiana and Yolo

CHEMICAL WORKS.
Western Chemical Co..Office 3214 25th

CHEMISTS.
Curtis, J. M. & Son.....123 California

CHEWING GUM MANUFACTURERS.
American Chicle Co.....27 Main

CHIMNEY PIPE.
Clawson, L. E. & Co.....1340 Market

CHOCOLATE MANUFACTURERS.
Ghirardelli, D. Co.....104 Pine

CHRONOMETERS AND NAUTICAL INSTRUMENTS.
Pascoe, J. C.....305 Battery
Weule, Louis.....231 California

CIGAR AND TOBACCO DEALERS.
Adler, Ben.....750 Market
Bamberger, J. & Co....406 Sacramento
Blaskower, M. & Co...223 Montgomery
Cahen, Sig.....22 Montgomery
Ehrman Bros. & Co.....225 California
Gunst, M. A. & Co.....203 Kearny
Heyneman, Herman.....204 Sansome
Judell, H. L. & Co.....428 Sansome
Lane & Connelly.....204 Market
Lewis, Wm. & Co.....24 California
Michalitschke Bros.....410 Market
Michalitschke, Chas....101 Grant Ave.
O'Brien & Keller.....101 Powell
Ordenstein, Max.....322 Battery
Plagemann, H. & Co.....709 Market
Rinaldo Bros. & Co.....300 Battery
Schoenfeld, Jonas.....508 Washington
Willard Bros.....636 Market

CIGARETTE MANUFACTURERS.
John Bollman Co., The.....679 Front

CIRCULAR DISTRIBUTERS.
Weil, W. M.....106 Pine

CLOAK AND SUIT HOUSES.
Cailleau, Armand.....114 Kearny
Davidson, D. M. & Co.....52 First
Gebhardt, C. & Co.....1114 Market
Golden Gate Cloak and Suit House
.....1230 Market
Kelly & Liebes.....120 Kearny
Livingston & Co.....867 Market
Ransohoff, L.....117 Geary
Smith, H. L.....726 Market

CLOTHING DEALERS.
Alexander & Danziger.....20 Sansome
Brown Bros. & Co.....520 Market
Carroll & Tilton Company..811 Market
Frank Bros.....535 Kearny
Hasting Clothing Co...23 Montgomery
Hirsch Bros.....221 Montgomery Ave.
Hirsch, L. & Co.....927 Kearny
Hoffman, Rothschild & Co..11 Battery
Keilus, Chas. & Co.....132 Kearny
Mandel, Wiener & Co.....125 Sansome
Neustadter Bros.....133 Sansome
Pauson & Co.....200 Kearny
Prager, A. J. & Sons.....857 Market
Roos Bros.....Kearny and Post
Straus, Louis.....11 Sansome
Summerfield & Roman...5th & Market

COAL DEALERS.
Allen, Chas. R.....144 Steuart
Brooks, Peyton H.....Mills Bldg
Campbell, Arthur C.....524 Second
Cantley, James.....960 Howard
Easton, J.....131 Folsom
Fritch, Geo.....110 East
Greenberg, A. H.....1419 Ellis
Middleton, John.....309 Stockton
Morton, Thomas.....674 Geary
Oregon Coal and Navigation Co....
.....Broadway and East
Peabody, E. & Co.....35 Clay
Rosenfeld's Sons, John..605 Montgomery
San Francisco and San Joaquin
Coal Co.....515 Safe Deposit Bldg
Stafford, W. G. & Co.....214 East
Western Fuel Co.....318 California

CODFISH DEALERS.
Alaska Codfish Co.....17 Davis
Union Fish Co.....24 California

COLLECTORS.
Curtin, D. A.....Mills Building

COMMISSION MERCHANTS.
Allison, D. E. & Co....117 Washington
American Produce Co.....
.....Drumm and Washington
American Mercantile Co...420 Battery
Armsby, J. K. & Co.....138 Market
Atchinson, B. M. & Co.....
.....Union Square Market
Biagi, D. & Co.....520 Sansome
Byxbee & Clark.....48 Market
Caffrey, John.....21 Sutter
Cutter & Mosely.....302 California
Dairymen's Union.....128 Davis
De Bernardi, D. & Co.....409 Front
Demartini, John & Co..315 Washington
De Pue, Edgar J.....324 Pine
Detels, M. P.....218 California
Dodge, Sweeney & Co.....114 Market
Doyle, H. & Co.....511 Clay
Duffy, J. J. & Co.....304 Washington
Eveleth-Nash Co.....422 Front
Friant, A. & Co.....524 Sansome
Galli, A. Fruit Co.....516 Sansome
Garcia & Maggini.....100 Washington
Getz Bros. & Co.....111 California
Gray & Barbieri.....309 Washington
Greenway, E. M.....48 Nevada Block
Griffith-Durney Co.....200 California
Grinbaum, M. S. & Co., Ltd.....
.....327 Merchants' Exchange
Growers' Co-operative Agency....
.....425 Front
Guggenhime & Co.....118 Davis
Guichard, Robt. F.....507 Front
Haight, Fred B.....212 Front
Hammer & Co.....212 Sacramento
Hilbert Mercantile Co.....136 Second
Hillens, F.....200 Davis
Hilmer & Bredhoff.....36 California
Hulme & Hart.....650 Fifth
Hume, R. D. & Co.....421 Market
Hyman Bros.....206 Sansome
Ivancovich, J. & Co....209 Washington
Jacobs & Malcolm.....112 Washington
Kittle, H. de W.....20 Pine
Landsberger & Son.....123 California
Leist, C. J. & Co..Sacramento & Davis
Lercari, C. J. & Co....214 Washington
Levy, A. & Co.....401 Davis
Lichtenberg, William....419 California
Lichtenberg, R.....303 California
Loaiza, W. & Co.....202 Sansome
Lowry, W. G. & Co.....40 California
Macpherson & Cochrane.....
.....215 Washington
Martens, Read & Co.....303 Front
Minaker & Welbanks.....501 Sansome
Mitchell & Goodall....310 Washington
Montealegre & Co...410 Hayward Bldg
Morris Bros.....206 Front
Newbauer, H. W.....107 Front
Phillips, M. & Co.....20 Pine
Portuguese Commission Co...209 Clay
Roussel & Davidson.....19 California
Scatena, L. & Co.....104 Washington
Schultz-Hansen Company....310 Davis
Schwartz Bros.....421 Market
Sherwood & Sherwood.....212 Market
Sloss & Gerstle.....310 Sansome
Southern Pacific Milling Co.....
.....224 California
Sresovich, L. G. & Co.....521 Sansome
Tilden, H. N. & Co.....211 Sacramento
Trobock & Bergen.....505 Sansome
Van Husen & Co..Washington & Davis
Webster & Dunbar.....304 Davis
Welch & Co.....220 California
Wetmore Bros.....415 Washington
Wheaton, Pond & Harrold..110 Davis
Wolf & Sons.....321 Davis
Wolfen, Max & Co.....423 Front
Wolff, William & Co.....216 Mission
Zentner, J. & Co..Front & Washington

CONFECTIONERS.
Blum, S.....Polk and Sutter
De Martini, L. Supply Co....112 Front
Gruenhagen & Co.....20 Kearny
Haas, Geo. & Son.....810 Market
Hromada, Adolph Co.....202 Battery
Lechten Bros.....1257 Polk
Maskey, Frank.....32 Kearny
Rhine, Henry & Co....210 Sacramento
Roberts, Geo. F. & Co..Polk and Bush
Rothschild & Ehrenpfort.....118 Main
Seidl, J. & Co.....619 Battery
Townsend, W. S.....715 Market

CONTRACTORS AND BUILDERS.
Fahy, Richard.....518 Noe

COOPERS.
California Barrel Co.....327 Market
Carl Cooperage Co.....217 Commercial
Herbert & Vogel.....
....N. E. cor. Broadway and Front
Woerner, David, Cooperage Co....
.....14th and Harrison

COOPERAGE STOCK.
Richards, J. W.....
.....California Safe Deposit Bldg

CORDAGE MANUFACTURERS.
Tubbs Cordage Co.....611 Front

COTTON GOODS.
California Cotton Mills Co.....
.....East Oakland, Cal.

CRACKER MANUFACTURERS.
American Biscuit Co.....
.....Broadway and Battery
Pacific Coast Biscuit Company.....
.....Second and Folsom

CREDIT BUREAU.
Merchants' Credit Association of
California .....123 California

CROCKERY AND GLASSWARE.
Anglo-American C. &. G. Co..108 Pine
Cowen-Heineberg Co.....318 Front
Nathan-Dohrmann Co.....122 Sutter
Schloss Crockey Co.....409 Market
Sternheim, S. & Son.....528 Market
Wiedero, H. O.....Fourth and Mission

CRUSHED ROCK.
Cal. City Rock Co.....503 Market

DAIRY MACHINERY.
De Laval Dairy Supply Co...9 Drumm

DEPARTMENT STORES.
Emporium, The.....Market
Smith's Cash Store.....27 Market

DOORS AND WINDOWS.
California Door Co.....20 Drumm

DRAYMEN AND STORAGE.
Bocarde, J. B., Drayage Co..19 Drumm
Emmons, G. W.....212 California
Farnsworth & Ruggles.....25 Davis
McNab & Smith.....205 Davis
Morton Draying and Warehouse
Co., The.....110 Battery
Overland Freight and Transfer Co.
.....203 Front
Raubinger Bros.....305 Sacramento
Rode, C. B. & Co.....404 Battery
Strauss, K.....118 Battery
Teele & Co.....708 Sacramento
Union Transfer Co..Bryant and Second
Western Transfer and Storage Co..
.....323 Front

DRIED FRUITS.
Griffin & Skelley Co.....132 Market
Phoenix Raisin Seeding and Packing Co.....3 California
Rosenberg Bros. & Co...211 California

DRUGGISTS.
Ayers, Edw. N.....229 Leavenworth
Bayley, E. P.....318 Grant Ave.
Boericke & Runyon.....330 Post
Broemmel, J. G. B.....2501 California
Burnett, G. W.....8 Turk
Calegaris, Joseph..Kearny and Pacific
Clough, Frank.....400 Elils
Esters Von Krakau, W..25th & Folsom
Fauda, C. O.....1600 Stockton
Ferry Drug Co.....8 Market
Fletcher, David M.....
....S. W. cor Van Ness and Geary
Gates, J. R. & Co.....417 Sansome
Grant Drug Co.....38 Third
Grazer, F. A.....2291 Mission
Lainer, Rd. Drug Co...699 McAllister
Langley & Michaels Co.....34 First
Leipnitz, G. & Co.....250 Sutter
Lengfield's Pharmacy.....202 Stockton
Mack & Co.....13 Fremont
Owl Drug Co.....1128 Market
Redington & Co.....23 Second
Richards & Co.....406 Clay
Ryan, D.....3402 Mission
Schmidt, Val..S. W. cor. Polk & Jackson
Smith, E. J.....158 Eddy
Union Drug Co.....400 Sutter
Wakelee & Co....Bush & Montgomery
Weck Co., F. A....158 New Montgomery

DRUGGISTS' SUPPLIES.
Beckett, F. A. & Co.....220 Sutter

DRY AND FANCY GOODS HOUSES.
Bauer Bros. & Co.....21 Sansome
Bernstein, Sylvan L.....120 Sutter
City of Paris Dry Goods Co., The..
.....Geary and Stockton
Clayburgh, L. J. & Co.....6 Sutter
Davis, R. D. & Co.....
.....Geary and Grant Ave.
Dinkelspiel, L. & Sons.....39 Battery
Graf Bros.....569 Market
Greenberg & Greenberg..31 Grant Ave.
Hale Bros.....979 Market
Heller, Bachman & Co....112 Sansome
Kennedy, R. T. Co.....1106 Market
Kohlberg, M. S. & Co.....121 Sansome
Lippman Bros.....501 Hayes
Livingston Bros.....123 Post
Marcuse, M. & Co.....125 Sansome
Michels & Wand.....26 Kearny
Murphy, Grant & Co..Sansome & Bush
Nathan, A.....2004 Market
Newman & Levinson.....129 Kearny
O'Connor, Moffatt & Co.....121 Post
Priester, Joseph .....1415 Stockton
Sachs Bros. & Co.....Sansome & Bush
Samuels Lace House Co., The D...
.....235 Sutter
Schmidt, Ben. J. & Co.....125 Sansome
Schoenholz Bros. & Co.....110 Sixth
Schwartz, S. C.....2704 Twenty-fourth
Semeria, Henry & Co.....11 Sansome
Silverman, J.....222 Third
Strauss & Frohman.....107 Post
Strass, Levi & Co.....16 Battery
Weill, Raphael & Co..Kearny & Post
Weinstock, Lubin & Co.....
.....Geary and Grant Ave.

DYEING AND CLEANING.
F. Thomas Dyeing and Cleaning
Works, The.....27 Tenth
Hickman, Henry.....3915 Sacramento

DYESTUFFS, COLORS AND CHEMICALS.
Kuttroff, Pickhardt & Co.....
.....215 Sacramento

EDUCATIONAL INSTITUTIONS.
Heald's Business College.....24 Post
S. F. Business College.....738 Mission

ELECTRIC SIGN MANUFACTURERS.
Novelty Sign Co.....127 Eddy

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brooks-Follis Electric Corp 527 Mission
California Electrical Wks...547 Mission
Century El ctric Company....28 Second
Doble Co., Abner...Fremont & Howard
Electric Railway and Manufacturers' Supply Co.....68 First
General Electric Co.....Crossley Bldg
Hetty Bros.....126 Eddy
Klein Electrical Works, The J. M.
.....107 Battery
Summerhayes, W. R.....627 Howard
Independent Electrical Construction Co.....31 Second
Westinghouse Electric and Manufacturing Co.....425 Market

ELECTRO-PLATERS.
Denniston's San Francisco Plating
Works .....743 Mission
Golden West Plating Works..103 Beale
Merle, A. Co.....515 Mission
Marwedel, C. W.....58 First

ELEVATOR MANUFACTURERS.
A. J. McNicoll Elevator Co..209 Second
Cahill & Hall Elevator Co....133 Beale
Holman, W. L.....210 Fremont
Otis Elevator Co.....509 Howard

EMBROIDERIES AND LACES.
Levy, Jules & Bro.....5 Sansome

ENGINEERS, CIVIL.
Ferris & Haas.....320 Sansome

ENGINEERS, CONSULTING AND CONTRACTING.
Stratton & Bryant ..121 New Montg'y

ESSENTIAL OILS.
Boldemann, A. C. & Co.....120 First

EXPORTERS AND IMPORTERS.
Castle Bros.....463 Mission
Jennings, Rufus P.....6 California
Maldonado & Co., Inc....419 California
Schmitz, C. & Co.....215 Sacramento

FIRE PROOFING.
Western Expanded Metal and Fire
Proofing Co.....Rialto Bldg

FIREWORKS.
California Fireworks Co....219 Front

FLORISTS.
Cleis, Fred.....1180 Valencia
Jacquemet, Joseph.....506 Eureka
Sievers & Boland.....25 Post

FORWARDING AGENTS.
Earl, D. W. & Co....129 Crocker Bldg

FLOUR MILLS.
Capitol Mills.....114 Sacramento
Sperry Flour Co.....133 Spear
Stockton Milling Co....112 California

FRUITS AND VEGETABLES.
Omey & Goetting....California Market

FURNITURE—HOUSE AND OFFICE.
Aronson, A.....340 Post
Bateman, William.....835 Folsom
Breuner Co., John.....261 Geary
Chicago Clock Co.....113 Grant Ave.
Cordes Furniture Co.....245 Geary
Eastern Outfitting Co....1310 Stockton
Friedman, M. & Co.....237 Post
Fuller Desk Co., The G. H..648 Mission
Fredericks, J. & Co.....34 Ellis
Indianapolis Furniture Co..750 Mission
Kragen's .....1015 Market
McCann, Belcher & Allen....600 Sutter
Milwaukee Furniture Co..932 Howard
Pattosien Co.....16th and Mission
Plum, Chas. M. & Co.....1301 Market
Sloane, W. & J. & Co.....116 Post
Smith Furniture Co., A. B.....128 Ellis
Sterling Furniture Co....1039 Market
Weber, C. F. & Co.....526 Market
Wilson Bros.....1710 Market
Wisconsin Furniture Co.....
.....324 Parrott Bldg
Yawman & Erbe Mfg. Co.....
....Mission and New Montgomery

FURNITURE MANUFACTURERS.
Fink & Schindler Co., The..1309 Market
Johnson, Harry Co.....780 Mission

FURS.
Berwin & Gassner.....110 Kearny
Hoeflich, Albert.....116 Grant Ave.
Kocour, Ad.....121 Post
Liebes, H. & Co.....139 Post
Wallace, Robert.....219 Grant Ave.

FUSE & MATCH MANUFACTURERS.
Metropolitan Match Co.....709 Front

GAS FIXTURES.
California Gas Fixture Co..517 Mission
Day Co., Thos.....725 Mission

GAS ENGINE MANUFACTURERS.
Schilling, Adam & Sons.....211 Main

GAS ENGINES AND SCALES.
Fairbanks, Morse & Co....310 Market
Union Gas Engine Co.....244 First
Von Serkey Gas Engine Co....219 Main

GAS GENERATORS.
Bullard & Breck .....131 Post
Pacific Acetylene Gas Co.....176 First
Reichert, Theodore.....625 Sutter

GAS METERS AND STOVES.
Pacific Meter Co.....24 Jessie

GAS REGULATORS.
Gas Consumers' Association..455 Sutter

GENERAL MERCHANDISE.
Heilbroner, L.....446 Ellis
Levin, J. & Co.....35 Taylor

GLASS MANUFACTURERS.
United States Glass Co.....18 Sutter

GLOVES.
California Glove Co.... .....84 Third
Centemeri, P. & Co.....200 Post
Moss, Geo. A.....101 Post
Steinberger & Kalisher....609 Mission

GLUE MANUFACTURERS.
California Glue Works..123 California

GRAIN AND BEAN DEALERS.
Barnard, W. C. & Co.....
.....Sacramento and Davis

GRANITE AND MARBLE DEALERS.
Back, F. J.....791 San Jose Ave.
Seregni & Fernieri.....Flood Bldg

GRAPHOPHONES AND PHONOGRAPHS.
Columbia Phonograph Co....125 Geary

GROCERS.
Arnold, H. B.....Valencia and 21st
Bibo, Newman & Ikenberg..1447 Polk
Claussen, C.....23d and Capp
Cluff Co., William.....201 Market
Ehrman, M. & Co.....104 Front
Foge & Mohr.....5th and Mission
Foster, S. & Co.....26 California
Goldberg, Bowen & Co.....432 Pine
Granucci Bros.....521 Front
Haas Bros.....100 California
Hartter, Hayes & Co.....216 Front
Heitman, H.....395 Geary
Hollmann, Henry.....2805 Mission
Hooper & Jennings.....213 Front
Hurley, J. T.....Hayes and Webster
Irvine Bros.....1302 Polk
Lennon, John A.....315 Clay
Lewin-Meyer Co.....34 Market
Meyer, A. & Co.....16 Sacramento
Parks Bros. & Co.....418 McAllister
Peters Bros.....798 Haight
Rathjen Bros.....39 Stockton
Rothschild, John & Co..115 Sacramento
Schleef & Creyer.....1125 Powell
Stulz, Joseph A..533 Montgomery Ave.
Sussman, Wormser & Co.....
.....S. E. cor. Market and Main
Tillman & Bendell.....327 Battery
West, Elliott & Gordon.....31 Sixth
Wellman, Peck & Co.....321 East

GUNS AND AMMUNITION.
Bekeart, Phil B. Co.....114 Second
Clabrough, Golcher & Co..538 Market
E. E. Drake.....86 First
Shreve & Barber.....739 Market
Winchester Repeating Arms Co..
.....127 First

HARDWARE.
Arnold Hardware Co.....23 Davis
Baker & Hamilton.....2 Pine
Bennett Bros.....35 Sixth
Brown, Chas. & Son.....807 Market
Dunham, Carrigan & Hayden Co..
.....19 Beale
Froelich, Christian.....202 Market
Holbrook, Merrill & Stetson..235 Market
Ils, J. G. & Co.....814 Kearny
Lloyd-Scovel Iron Works..159 Fremont
Marwedel, C. F.....58 First
Montague, W. W. & Co....309 Market
Montanya, J. De La Co....606 Battery
Mossford, Moses.....3885 24th
Pacific Hardware and Steel Co....
.....Mission and Fremont
Palace Hardware Co.....603 Market
Philpott, C. H. Co.....823 Market
Pike, A. W. & Co.....461 Mission
Rosekrans, H. & Co.....511 Sixth
Smith, Peter A.....614 Fourth
Tayler & Spotswood Co..135 Fremont
Woods, Chas. M.....420 California

HARNESS AND SADDLERY.
Jepson Bros. Co.....110 Market
Johnson, J. C. & Co.....122 First
Liebold Harness Co.....211 Larkin

HATTERS.
California Hat Co.....597 Mission
Collins & Co.....1018 Market
Colman Co.....130 Kearny
Fisher & Co.....9 Montgomery
Kline, Louis & Co.....106 Bush
Lundstrom, K. A.....605 Kearny
Meussdorffer, K. & Son.....8 Kearny
Meyer, C. H. & Bro.....32 Sansome
Triest & Co.....116 Sansome
Union Hat Co.....578 Mission

HAY AND GRAIN DEALERS.
Alden, S. F. Co.....300 Rialto Building
Anspacher Bros.....214 Pine
Chase, W. W. Co.....1938 Market
Ellis, H. C. & Co.....44 East
Meyer, Albert.....2303 Geary
Scott & Magner.....615 Sixth
Somers & Co.....564 Sixth
Vermeil, J. L.....3142 Mission

HEATING & VENTILATING
Grannis, J. G. & Co.....565 Mission
Royal Heating Co., Inc....738 Mission

HERMETIC CLOSURES.
Landsberger, J. A. Co..215 Sacramento

HORSE SHOEING.
Odea, Martin.....126 Geary

HOTELS.
Abrahamson, A.....1012 Van Ness
Brun, Benj. J.....1420 Van Ness ave.
California Hotel Co..Bush, near Kearny
Holm & Saxtorph, Baldwin House..
.....30 Ellis
Hotel St. Francis....Powell and Geary
Kingsbury, George W.....Lick House
Kirkpatrick, John C.....Palace Hotel
Occidental Hotel.....Montgomery
St. Nicholas Hotel Co.....
.....Market and Hayes
Shores, L.....The Wentworth
Turpin, F. L., The Royal.....126 Ellis

HOUSEHOLD UTENSILS.
Wiester & Co.....22 Second

ICE DEALERS.
Consumers' Ice Company...420 Eighth
Merchants' Ice and Cold Storage
Co.....Lombard and Sansome
Union Ice Co.....735 Fourth

INSURANCE.
Ahpel & Bruckman.....209 Sansome
Alliance Assurance Co...416 California
Berthau, Cesar.....423 California
Butler, Geo. E.....413 California
Christensen, Edwards & Goodwin..
.....220 Sansome
Com'l Union Assurance Co.....
.....416 California
Craig, Hugh.....210 Sansome
Davis, J. B. F. & Son.....215 Sansome
Dornin, Geo. D.....Hayward Bldg
Firemen's Fund Insurance Co....
.....401 California
German Ins Co., of Freeport..337 Pine
Grant, Geo. F.....218 Sansome
Gutte & Frank.....303 California
Herold, Rudolph Jr.....415 California
Ins. Co. of North America....202 Pine
Landers, William J.....205 Sansome
Liverpool & London & Globe Ins.
Co., The.....422 California
London and Lancashire Fire Ins.
Co. .....320 Montgomery
Manheim, Dibbern & Co...217 Sansome
Milwaukee Mechanics' Ins. Co....
.....410 California
Nathan & Kingston...501 Montgomery
New York Life Ins. Co.....Mills Bldg
New Zealand Ins. Co....312 California
Northwestern National Insurance
Co.....315 Safe Deposit Bldg
Norwich Union Fire Ins. Society..
.....314 California
Pacific Mutual Life Ins. Co. of
Cal..Montgomery and Sacramento
Pacific Surety Co....Safe Deposit Bldg
Palache & Hewett.....313 California
Parker, Chas. M. T.....
....409 Mutual Savings Bank Bldg
Potter, Edward E.....412 Pine
Preferred Accident Insurance Co..
.....Mills Bldg
Shields, A. M.....Crocker Bldg
Sperling, Frank.....307 Parrott Bldg
Stovel, C. J.....122 Sansome
Transatlantic Fire Ins Co..221 Sansome
Voss, Conrad & Co.....204 Sansome
Watson, Taylor & Sperry.....322 Pine
Watt, Rolla V.....Pine & Sansome
Wilson & Palnter..320 Hayward Bldg

IRON WORKS.
California Iron Yard.....640 Second
Macauly, H. C. & Co.....155 Bluxome
Morton & Hedley.....215 Harrison
Vulcan Iron Works.....505 Mission

JAPANESE PRODUCTS AND FANCY GOODS.
Marsh, G. T. & Co.....214 Post
Nippon & Company.....507 Dupont
Solomon, C., Jr.....422 Battery

JAPANESE AND CHINESE SILKS.
Hart, B.....13 Sansome
Mendelson Bros.....7 Battery

JEWELERS.
Baldwin Jewelry Co.....844 Market
Bohm, Bristol Co.....104 Geary
Brittain & Co.....120 Geary
California Jewelry Co.....134 Sutter
Carrau & Green.....220 Sutter
Eisenberg, A. & Co.....126 Kearny
Elgin National Watch Co..206 Kearny
Fershtand, Theodore.....126 Kearny
Glindeman, W.....5 Third
Greenzweig, George & Co..206 Kearny
Hall, A. I. & Son.....643 Market
Hammersmith & Field.....36 Kearny
Heringhi, Leo.....8½ Stockton
Huguenin, Adolph .....227 Grant ave.
Isaacs, Abe.....343 Kearny
Judis, Alphonse Co.....
.....Mutual Savings Bank Bldg
Nordman Bros.....134 Sutter
Phelps & Adams.....120 Sutter
Radke & Co.....118 Sutter
Schneidewind, H. J.....822 Valencia
Schussler, M. & Co.....713 Market
Schwartze, K. G.....502 Battery
Schweitzer, Joseph.....707 Market
Shreve & Co.....Crocker Bldg
Sorenson, James A. Co.....103 Sixth
Vanderslice, W. K. & Co....136 Sutter

JEWELERS' SUPPLIES.
Armer & Weinshenk.....220 Sutter
Muhs & Lochbaum Co.....738 Mission

KNITTED GOODS.
Gantner & Mattern Co.....20 Post
Pfister, J. J. Knitting Co.....60 Geary

LADIES' FURNISHING GOODS.
Davis, Schonwasser & Co.....134 Post
Magnin & Co.....920 Market
Marks Bros.....1210 Market
Paragon, The.....1306 Market
Rosenthal, S. & Co.....937 Market

LADIES' TAILORS.
Flamm, G.....1435 Polk
Gadner, A.....2012 Fillmore
Lowenthal & Co.....914 Market
Paternost, J.....684 Sutter
Rothschild, M.....526 Sutter

LAMPS.
Boesch Lamp Co.....585 Mission
Bauer Lamp & Reflector Co.510 Mission

LAUNDRIES.
La Grande Laundry.....23 Powell
National Laundry Co.....472 Geary
S. F. Laundry Association....131 Ellis
U. S. Laundry Association.....
.....3111 Sixteenth
White Star Laundry.....330 Market

LAUNDRY MACHINERY.
Troy Laundry Machinery Co.....
.....583 Mission

LAW BOOK PUBLISHERS.
Bancroft-Whitney Co....612 California

LEAF TOBACCO DEALERS.
Kohlberg & Co.....526 Washington

LEATHER AND LEATHER GOODS DEALERS.
Bissenger & Co.....401 Front
Brown & Adams.....325 Front
Dulfer & Nelson.....209 Mason
Frank, S. H. & Co.....408 Battery
Harpham & Jansen....524 Washington
Kullman, Salz & Co.....582 Mission
Wagner Leather Co.....306 Clay

LIME AND CEMENT.
Cowell, Henry & Co.....211 Drumm
Holmes Lime Co.....24 Sacramento

LITHOGRAPHERS.
Britton & Rey.....525 Commercial
Galloway Lithographing Co.....
.....410 Sansome
Mutual Label and Lithograph Co..
.....Second and Bryant
Roesch, Louis Co.....325 Sansome
Union Lithograph Co.....325 Sansome

LIVERY STABLES.
Christensen, E. C. & Son..1210 Valencia
Clemens, C. J.....409 Taylor
Kelly, Thos. & Sons.....1629 Pine
Nolan, John & Sons....1611 California

LUMBER DEALERS.
Albion Lumber Co..33-34 Crocker Bldg
Blyth & Trott.....Spear and Mission
Carter, Geo. E. & Co..52 Crocker Bldg
Casper Lumber Co..812 Hayward Bldg
Dodge, E. J. Co.....6 California
Dolbeer & Carson.....10 California
Excelsior Redwood Co.....204 Front
Gage, Mills & Co.....330 Market
Gray's Harbor Commercial Co....
.....237 California
Greenewald, O. H.....308 Crossley Bldg
Hammmond Lumber Co.....
....Merchants' Exchange Building
Hihn, F. A. Co.....Santa Cruz
Hobbs, Wall & Co., Inc 124 California
Hooper, C. A. & Co.....204 Front
Hooper, F. P. & J. A.....4 California
Jones, Richard C. & Co.....739 Bryant
Meyer, Adolph.....1510 Devisadero
Pacific Lumber Co.....Rialto Bldg
Pope & Talbot.....314 California
Renton, Holmes & Co.....Mills Bldg
Scott & Van Arsdale L. Co.....
.....Fifth and Brannan
S. F. Lumber Co.....Third and Berry
Sierra Lumber Co.....320 Sansome
Simpson Lumber Co.....14 Spear
Slade, S. E., Lumber Co....6 California
Tacoma Mill Co.....300 California
Truckee L. Co. of S. F.....6 California
Union Lumber Co...Sixth and Channel

MACARONI MANUFACTURERS.
California Italian Paste Co.....
.....347 Sacramento

MACHINERY AND ENGINEERS' SUPPLIES.
Bay City Engineers & Supply
Co.....322 Howard
Cal. Hydraulic Engineering and Supply Co.....17 Fremont
California Engineering and Construction Co.....907 Rialto Bldg
California Tool Works.....143 Beale
Cyclops Iron Works.....223 Main
Evans, C. H. & Co.....183 Fremont
Garratt, W. T. & Co.Fremont & Natoma
Hall, Robert.....108 Main
Harron, Rickard & McCone..21 Fremont
Henshaw, Bulkley & Co.....
.....Fremont and Mission
Martin Pipe & Foundry Co.....
.....33 New Montgomery
Meese & Gottfried Co.....167 Fremont
Moore, Chas. C. & Co..First and Mission
Pacific Tool and Supply Co..467 Mission
Pennington, Geo. W. Sons. Inc....
.....313 Folsom
Ralston Iron Works.....222 Howard
Rogers' Engineering Co.....
.....109 New Montgomery
Tatum & Bowen.....34 Fremont
The Compressed Air Machinery Co.
.....26 First
Union Iron Works.....222 Market

MANUFACTURERS' AGENTS.
Eberhard Co., The Geo. F...12 Drumm
French & Linforth.....308 Market
Hughson & Merton.....105 Front
Luscombe & Isaacs.....22 Sansome
Morgan & Allen Co.....134 Sutter
Robinson, Geo. H.....226 Bush
Young, Carlos G.....23 Davis

MARBLE WORKS.
Musto, Jos. & Sons.....709 Battery

MATTRESSES AND UPHOLSTERY.
Crescent Feather Co...510 Washington
Hoey, John.....716 Mission
Schrock, W. A.....21 New Montgomery

MEN'S FURNISHIING GOODS.
Atkins, R. C. & Sons..123 Montgomery
Baumel, Fred J.....1608 Market
Bullock & Jones Co.....106 Sutter
Cluett, Peabody & Co.....582 Mission
Elkus Brenner Co.....17 Battery
Greenebaum, Weil & Michels.....
.....17 Sansome
Hansen & Elrick....Market and Third
McNamara & Moran.....7 Battery
Meyerstein Co.....6 Battery
Morgan Bros.....229 Montgomery
Rogerson, J. C.....535 Valencia
Schoenfeld, Adolph.....1334 Market
The Toggery.....628 Market
United Shirt and Collar Co..25 Sansome

MERCHANT TAILORS.
Growall, W. L. Co..Mut. Sav. Bk. Bldg
Harshall, Abe.....12 Kearny
Jacobi Bros.....413 Montgomery
Lyons, Charles.....721 Market
Martin Bros.....17 Stockton
Poheim, J. T.....1110 Market
Reid, John & Son.....78 Geary

METAL WORKS.
American Can Co.....214 Mission
Finn, John Metal Works...313 Howard
Pacific Metal Works.....139 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.
Pacific Micro Materials Co.....
.....645 Market

MILK AND CREAM.
Berkeley Farm—N. J. Nelson.....
.....1228 Folsom
Jersey Farm Co.....851 Howard
Loewe, Wm. G.....624 Russia
Pippy, Geo. H.....Nevada Block
S. F. Cream Depot.....1929 Mission
Standard Milk Co.....3201 16th

MILLINERY.
Butler, Schultze Co.....723 Market
Hinz & Landt.....543 Market
Holm & Nathan.....512 Market
Muller & Raas Co.....
....New Montgomery and Mission
Spencer & Mitau .....1026 Market
Toplitz, R. L. & Co.....545 Market
Zobel, Lud. Co.....919 Market

MILLWRIGHTS.
Dibert Mfg. Co.....225 Mission

MINERAL WATERS.
Cook's Mineral Water...19th & Castro
Eggers, Chas. & Co.....118 Eureka
Mt. Shasta Mineral Spring Co.....
.....Sixth and Brannan

MINING COMPANIES.
Alaska Treadwell Gold Mining Co.
.....Mills Bldg.
Bourn, W. B.....401 California
Pew, John W.....310 Pine
Quarre, Geo....Cal. Safe Deposit Bldg.
Ralston, W. C.....331 Pine

MINING MACHINERY.
Woodbury, Geo. E.....223 First

MUSLIN AND FLANNELETTE UNDERGARMENTS.
Reynolds, The Geo. W. Co..597 Mission

MUSTARD MANUFACTURERS.
Burr, C. C. & Co.....2111 Stockton

NECKWEAR. MANUFACTURERS.
Heineman, H. M.....109 Sansome

NOTIONS AND SMOKERS' ARTICLES.
Son Bros. & Co.....13 Sansome

OILS.
Porter, W. S.....Hayward Bldg.
Standard Oil Co.....Rialto Bldg

OPTICIANS.
Berteling Optical Co.....16 Kearny
California Optical Co.....205 Kearny
Chinn-Beretta Optical Co...991 Market
Haskell & Jones Co.....243 Grant Ave.
Hirsch & Kaiser.....7 Kearny
Kahn, H. & Co.....642 Market

OYSTER DEALERS.
Darbee & Immel.. 30 Union Sq. Market
Morgan Oyster Co., The.....614 Third

PACKERS OF CANNED SALMON.
Alaska Packers' Association.308 Market

PAINTS AND OILS.
Bass-Hueter Paint Co.....816 Mission
Cal. Paint Co.....236 First
Clinch, C. G. & Co.....7 Front
Fuller, W. P. & Co....Pine and Front
Magner Bros.....215 California
Nason, R. N. & Co.....115 Front
Rea, L. A. & Co.....1318 Stockton
Whittier-Coburn Co.....20 Fremont

PAINTERS AND PAPER HANGERS.
Beck, W. T. & Sons....729 Devisadero
Brace, N.....447 Valencia
Downing, Thomas, Inc.....289 Post
Fraser, John P.....418 Post
Johnson, Joseph A.....517 California
Stader, C.....Glen Park
St. Denis, J. & Co.....344 Sutter
Stein, M.....30 Sacramento
Swan, J. S.....717 Market

PAPER BOXES.
Pacific Fold. P. B. Factory..14 Fremont

PAPER AND PAPER BAG MANUFACTURERS.
Cal. Paper and Board Mills.....
.....40 California
Crown Paper Co.....707 Front
Union Bag and Paper Co....406 Front
Union Pulp and Paper Co..410 Sansome

PAPER AND PAPER BOXES.
Fleishhacker, A. & Co.....520 Market

PATENT DOOR OPENERS AND CLOSERS.
Rischmuller, Geo.....2449 Nineteenth

PHARMACEUTICAL PREPARATIONS.
Burgess, Frank P.....941 Howard
California Fig Syrup Co....392 Church
Law, Herbert E.....Rialto Bldg
National Pharmacy Co..214 Townsend

PHOTOGRAPHERS.
Taber Photo Co.....121 Post
Weidner, Chas.....36 Geary

PHOTO-ENGRAVERS.
Bolton & Strong.....621 Clay
Sunset Photo & Engraving Co....
.....Market and Tenth
Union Photo Engraving Co.....
.....144 Union Square Ave.

PHOTOGRAPHIC SUPPLIES.
Andrews, T. P.....109 Montgomery
Kirk, Geary & Co.....112 Geary

PIANO AND ORGAN DEALERS.
Allen, Wiley B. Co.....931 Market
Curtaz, Benj. & Son.....20 O'Farrell
Kohler & Chase.....Kearny and Post
Mauzy, Byron.....308 Post
Pommer-Eilers Music Co....653 Market
Sherman, Clay & Co.....139 Kearny

PICKLE MANUFACTURERS.
Fisher Packing Co.....
.....North Point and Stockton
Pacific Vinegar and Pickle Works.
.....122 Davis

PLANING MILLS.
Birth, L. H.....709 Bryant
Hansen, A.....Berry, near Sixth
Townley Bros.....18th and Folsom

PLUMBERS.
Ickelheimer, S. & Bro.....20 Geary
Murray Bros.....623 Sacramento
Snook, Wm. & Son....602 Montgomery
Wilson, W. F.....328 Stockton

PLUMBING, HEATING AND STEAM SUPPLIES.
Dalziel-Moller Co.....557 Mission
Gulick & Wetherbee.....210 Mason
Tay, Geo. H. Co.....49 First

PORK PACKERS AND PROVISION DEALERS.
Armour Packing Co.....309 Davis
Buttgenbach, Joseph.....336 Fourth
Cudahy Packing Co.....125 California
Heineman & Stern.....906 Larkin
Roth, Blum & Co.....201 California
South S. F. Pack. & Prov. Co..117 Davis
Western Meat Co..Sixth and Townsend
Wilfert Bros.....1378 Market

POULTRY AND DAIRY PRODUCE.
Fodera, A.....526 Montgomery
O'Brien & Spotorno.....Cal. Market
Tiddy, Richard.....Spreckels Market

POWDER WORKS.
The California Powder Works....
.....330 Market

PRESS CLIPPINGS.
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.....30 Californla

PRINTERS.
Barry, The J. H. Co..429 Montgomery
Bent & Meyerdorks.....40 Californla
Commercial Publishing Co...463 Mission
Cubery & Co.....587 Mission
Davis, Thos. J. & Son.....523 Market
Dempster Bros..Glen Park Ave. & Bond
Freygang-Leary Co.....113 Davis
The Gilmartin Co.....1019 Market
Janssen Printing and Binding Co..
.....23 Stevenson
Monahan, John & Co..412 Commercial
Murdock, C. A. & Co.....532 Clay
Mysell-Rollins Co.....22 Clay
Partridge, John.....306 Californla
Pernau Bros.....543 Clay

Phillips & Van Orden Co.....508 Clay
Roberts, John W.....220 Sutter
Spaulding, George & Co.....414 Clay
Stanley-Taylor Co., The....656 Mission

PRINTERS' INK.
Reed & Goodman.....513 Sacramento

PRINTING MACHINERY.
Swain, Hadwen Mfg Co.....215 Spear

PROPERTY OWNERS.
Andros, Milton.....320 Sansome
Bancroft Property, The.....721 Market
Bishop, Thomas B.....532 Market
Crocker Estate Co....54 Crocker Bldg
D'Evelyn, Dr. Frederick W.....Phelan Building
De Vecchi, Poalo, M. D..Crocker Bldg
Deichmiller, C., D. D. S.....Y. M. C. A. Bldg
Flood, James L.....7 Nevada Block
Gibbons, Henry, Jr., Dr.....920 Polk
Heller, E. S.....24 Nevada Block
Hewes, D.....412 Kearny
Hill, Horace L.....124 Sansome
Hooker, C. G.....967 Bush
Kellogg, Sheldon G....711 Crocker Bldg
Keyes, Alex D.....1008 Mills' Building
Law, Hartland .....Crossley Bldg
Mayre, Geo. T., Jr....234 Montgomery
McNutt, Dr. W. F.....1220 Sutter
Montgomery, D. W., M. D.....1301 Van Ness ave.
Page, Charles .....905 Mills' Building
Parrott, John .....401 Parrott Bldg
Payson, A. H.....641 Market
Pillsbury, E. S.....105 Crocker Bldg
Pischel, Kaspar, M. D.....Crocker Bldg
Quinn, John E.....The Berkshire
Rosenthal, Dr. C. H.....636 Baker
Scheeline, S. C.....214 Pine
Schussler, Herman.....126 Stockton
Shiels Estate Co.....324 Bush
Stevens, Martin.....Mills Bldg
Tevis, Wm. S.....Mills Bldg
Van Orden, Dr. C. L.....606 Sutter
Westerfeld, Carl..Claus Spreckels Bldg
Wilson, A. W.....2430 Broadway

PUBLISHERS.
Traffic Publishing Co..429 Montgomery

PUMPING MACHINERY.
Dow, Geo. E., Pumping Engine Co. .....149 First
Jackson, Bryon, Machine Works... .....411 Market
Platt Iron Works Co.....11 First

RATTAN WORKS.
Coulter's Rattan Works.....227 Sutter

REAL ESTATE DEALERS.
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Babin, Landry C.....413 Kearny
Baldwin & Howell.....25 Post
Baldwin, O. D. & Son..22 Montgomery
Boardman Bros. & Co..138 Montgomery
Buckingham, A. E.....26 Montgomery
Burnham & Marsh Co..211 Montgomery
Bush, David & Son..Safe Deposit Bldg
Cranston, Wm. Co.....114 Montgomery
Crim, W. H. & Co.....118 Montgomery
Davis, Alfred E.....323 Montgomery
Easton, Eldridge & Co..14 Montgomery
Ehrenpfort, Wm.....801 Fillmore
Giselman, William, Trustee.....120 Phelan Bldg
Hendrickson, William & Co.....614 Claus Spreckels Bldg
Heyman, Oscar .....14 Post
Hooker & Lent.....14 Post
Hooper, E. J.....26 Montgomery
Lyon & Hoag.....116 Montgomery
Madison & Burke.....30 Montgomery
Magee, Thos. & Sons....5 Montgomery
Martin, Walter S.....916 Market
McElroy, R. D.....4 Phelan Bldg
Nelson, Johnson & Co..203 Montgomery
Oliver, P. B.....114 Montgomery
Patterson, George W. H.....202 Examiner Bldg
Realty Syndicate, The.....14 Sansome
Rich, A. J. & Co.....112 Montgomery
Sachs, Sanford.....214 Pine
San Francisco and Suburban Home Building Society.....708 Market
Schlesinger, Nathan...304 Montgomery
Shainwald, Buckbee & Co.....210 Montgomery
Strassburger, I. & Co....484 California
Surryhne, F. B.....138 Montgomery
Umbsen, G. H. & Co.....14 Montgomery
Von Rhein Real Estate Co., Inc..513 California
Woodward, Edwin W..11 Montgomery

RECREATION GROUNDS.
Herman, R.....Harbor View Park

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Selby Smelting and Lead Works.. .....416 Montgomery

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Bay State Restaurant.....29 Stockton
Bergez, John.....332 Pine
Bertz, J.....24 Ellis
Besozzi, Louis.....504 Market
Blanco, A. B...N. E. cor. Eddy and Mason
Breuss, M. A.....70 Third
Christesen, M. A. C.....26 Fifth
Collins & Wheeland...329 Montgomery
Detjen & Mengel.....35 Market
Galindo, F. B.....133 O'Farrell
Johnson Restaurant Co....725 Market
Krone, F. W.....35 Geary
Larsen, C. G.....16 Eddy
Malfanti, J. & Co.....110 O'Farrell
Nissum, James .....115 Grant Ave.
Peterson, P.....623 Kearny
Pouchan & Schlatter .....33 O'Farrell
Priet, P. & Co.....Geary and Stockton
Ravn & Karstensen.....111 Market
Swain, Frank A.....213 Sutter
Techau, R. J.....Mason, near Ellis
Westerfeld, P. & Co.....1035 Market
Wicker & Hermanson.....Market St. and Park Ave.
Zinkand, Chas. A.....927 Market

RIGGERS.
Smith & Rice.....118 Howard

ROOFERS AND ROOFING MATERIALS
Pacific Refining and Roofing Co.. .....113 New Montgomery

ROOFING AND BUILDING PAPER.
The Paraffine Paint Co.....24 Second

RUBBER GOODS.
Boston Woven Hose and Rubber Co.....14 Fremont
Powers Rubber Co.....42 Sacramento
Goodyear Rubber Co.....577 Market
Morgan & Wright.....1067 Mission
West Coast Rubber Co....32 Fremont
Winslow, C. R. & Co.....44 Second

RUBBER STAMPS.
Patrick & Co.....111 Sansome

RUG MANUFACTURERS.
California Rug Co. Fillmore & Lombard

SAFES
Halls' Safe and Lock Works.....605 Market
Hermann Safe Co.....307 Battery
Parcells-Greenwood Co..216 California

SAW WORKS.
California Saw Works.....210 Mission
Simonds Saw Co.....31 Main

SCHOOL AND KINDERGARTEN SUPPLIES.
Bradley, Milton Co.....122 McAllister

SCOTCH TWEEDS.
Craig Bros.....120 Sutter

SCREEN WORKS.
Quick, John W.....221 First

SEEDS AND GRAIN.
Bowen, E. J.....815 Sansome

SEEDS AND PRODUCE.
Volkman, Chas. M. & Co.....408 Front

SEWER PIPE AND TERRA COTTA.
Clark, N. & Sons.....17 Spear
Gladding, McBean & Co....Rialto Bldg
Steiger Terra Cotta and Pottery Works .....Mills Bldg

SEWING MACHINES.
Evans, J. W.....1021 Market
Jackson, Wm. E.....612 Montgomery
Singer Mfg. Co.....22 Post
White Sewing Machine....1878 Market
Willcox & Gibbs Sewing Machine Co.....334 Post

SHEET IRON AND PIPES.
Smith, Francis & Co.....83 Fremont

SHEET METAL WORKS.
Shields, Thomas.....548 Mission

SHEET MUSIC AND MUSICAL INSTRUMENTS.
Mauvais, The Zeno Music Co..... .....933 Market

SHIP BUILDERS.
Boole, W. A. & Son, Inc..20 California
Pacific Shipyard and Ways Co.... .....35 Steuart
Turner, Matthew .....40 California
Whelan, John A. & Bros....28 Steuart

SHIP CHANDLERS.
Foard, L.....3 Steuart
Josselyn, G. M. & Co.....38 Market
Lewis, Anderson & Co.....24 East
Weeks Co., S. F.....31 Market

SHIPPING AND COMMISSION.
Alexander & Baldwin, Ltd..308 Market
Balfour, Guthrie & Co..316 California
Chapman, W. B.....123 California
Dempster & Son.....320 Sansome
Eddy, Falk & American Trading Co.....123 California
Gale, J. W.....410 Davis
Grace, W. R. & Co.....N. E. cor. California and Battery
Herrmann, Geo. Co.....310 Sacramento
Johnson-Locke Mercantile Co..... .....123 California
Lund, Henry & Co...Pine and Sansome
Marcus, Geo. & Co.....418 California
Mitsui & Co.....Merchants' Exchange Building
McNear, G. W.....326 California
Meyer, Wilson & Co.....210 Battery
Moore, Ferguson & Co..310 California
Newhall, H. M. & Co.....309 Sansome
Otis, McAllister & Co....109 California
Parrott & Co.....306 California
Pinet, J. & Co.....3 California
Plummer, Geo. E. & Co....51 Steuart
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Tyson, R. J. & Co.....18 California
Ulrichs, J. F.....122 Clay
Williams, Dimond & Co.....202 Market

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Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.
Ulman, Seeligsohn & Brown..... .....715 Mission

SILK MANUFACTURERS.
Carlson-Currier Co.....8 Sutter
Nonotuck Silk Co.....84 Third

SILVERWARE.
Glidden, W. B.....110 Sutter
Whitney, John B.....120 Sutter

SMOKERS' ARTICLES.
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SOAP & TALLOW MANUFACTURERS.
Fischbeck & Glootz....214 Sacramento
Lille, Charles.....N. W. cor. Bay and Webster
Luhn, Otto & Co.....117 Diamond
Newell & Bro.....217 Davis

SODA MANUFACTURERS.
Horstmann Co., John.....675 Bryant

SODA WATER APPARATUS AND SUPPLIES.
G. J. Becht Company.....572 Geary

SODA WATER MANUFACTURERS.
Belfast Ginger Ale Co..Union & Octavia

SPANISH PRINTING.
Torres, Jos. M.....518 Sacramento

SPICES AND FLAVORING EXTRACTS.
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STAMP DEALERS
Sellschopp, W. & Co.....113 Stockton

STARCH MANUFACTURERS.
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STATIONERS AND PAPER DEALERS.
Blake, Moffitt & Towne.....55 First
Bonestell, Richardson Co..401 Sansome
Crocker, H. S. Co.....215 Bush
Heynemann, Milton, Marshall Co.. .....415 Montgomery
Le Count Bros.....533 Market
Zellerbach, A. & Sons.....418 Sansome

STEAMSHIP AND TRANSPORTATION COMPANIES.
Cal. Transportation Co....Pier No. 5
Cook, Thos. & Co.....621 Market
Fugazi, J. F. & Co..5 Montgomery Ave.
International Navigation Co....21 Post
Loveland, H. D., Manager Pacific Traffic Com. Co....Hayward Bldg
Northern Commercial Co. Crossley Bldg
Occidental and Oriental Steamship Co..... .....421 Market
Pacific Coast Steamship Co...10 Market
Pacific Mail Steamship Co..421 Market
Toyo Kisen Kaisha .....421 Market

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Freese, A. C.....55 Mission

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Graham, James, Mfg. Co....14 Second
Steiger & Kerr.....18th and Folsom

SURGICAL INSTRUMENTS.
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Long Syrup Refining Co..... .....Eighth and Brannan
Pacific Coast Syrup Co....713 Sansome

TABLE CEREALS.
Pacific Cereal Association.....226 Clay

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.
Arnstein, Simon & Co.....585 Market
Baumgarten, J. & Co.....578 Mission
Ford, C. W. R. & Co.....116 Sutter
Reiss Bros. & Co.....24 Sutter

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Hilp, Henry, Tailoring Co., Inc... .....Third and Jessie

TANNERS.
Eagle Tannery ....26th and San Bruno Ave.
Legallet-Hellwig Tanning Co..... .....401 Front
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Argonaut Tea and Spice Co.....21 Main
Brandenstein, M. J. & Co..... .....Spear and Mission
Burmester, Henry W.....1854 Market
Caswell, Geo. W. & Co..414 Sacramento
Folger, J. A. & Co.....104 California
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Guittard Mfg. Co.....119 Front
Hills Bros .....128 Market
Huddleston & Co.....52 Market
Jones-Paddock Co.....26 Fremont
Schilling, A. & Co...Second and Folsom
Thierbach, Chas. F. & Co..306 Battery
Tyler, S. H. & Son.....310 Front

TELEPHONE AND TELEGRAPH COMPANIES.
Pacific States Telephone and Telegraph Co., The .....216 Bush

TENTS AND AWNINGS.
Ames & Harris, Inc...100 Sacramento
Neville & Co.....31 California

THEATERS.
Belasco & Meyer.....Alcazar Theater
Orpheum Circuit Co.....113 O'Farrell

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S. F. Timber Preserving Co..... .....223 Folsom

TIN PLATE MANUFACTURERS.
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TITLE INSURANCE.
California Title Insurance and Trust Co.....410 Montgomery

TOWEL COMPANIES.
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S. F. Towel Co., The.....819 Folsom

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Cal. Notion and Toy Co.....526 Market

TRANSFER COMPANIES.
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Morton Special Delivery Co..... .....110 Battery
Pacific Transfer Co.....20 Sutter
People's Express Co.....106 Steuart
Wells, Fargo & Co. Express..... .....Second and Mission

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Malm, C. A. & Co.....220 Bush
Oppenheimer, James .....1 Ellis
Pacific Trunk and Bag Co..625 Mission

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Lindstrom & Johnson.....415 Sutter

TYPEWRITERS AND SUPPLIES.
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Bannan's Typewriter Exchange.... .....307 Montgomery
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West Coast Typewriting Co..... .....401 Hayward Bldg
Yost Writing Machine Co..... .....327 Montgomery

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Gray, N. & Co.....353 Sutter
Halsted & Co.....946 Mission
Maass, H. F. Co.....917 Mission
Valente, Marini & Co....1524 Stockton

UNDERTAKERS' SUPPLIES.
California Casket Co.....934 Mission

UNDERWEAR.
Deimel Linen Mesh System Co.... .....110 Sutter

UNIFORMS AND REGALIA.
Pasquale, B. & Sons.....123 Geary

VALVES AND FAUCETS.
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VARNISH MANUFACTURERS.
Berry Bros., Ltd.....809 Mission

VINEGAR MANUFACTURERS.
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Waterhouse & Lester .....16 Beale

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Tozer, L. & Son .....762 Mission
Uhl Bros.....655 Market

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Haslett Warehouse Co., The..... .....206 California
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South End Warehouse..... .....Townsend and Second

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WIRE AND WIRE ROPE.
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WELSBACH MANTLES AND SUPPLIES
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Arnhold, B. & Co..... .....Townsend and Stanford
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Braunschweiger & Co.....5 Drumm
California Wine Association..661 Third
Chauche & Bon.....17 First
Chevalier, F. & Co.....15 Beale
Crown Distilleries Co...Beale & Mission
French-American Wine Co..... .....756 Brannan
Friedman, Paul .....312 Battery
Gundlach-Bundschu Wine Co., The. .....434 Bryant
Herrscher-Samuel Co., Inc...521 Market
Hey, Grauerholz & Co.....224 Front
Hilderbrandt, Posner & Co..118 Market
Holtum-Schmidt Co., Inc....565 Market
Holtum, Ferdinand .....517 California
Hotaling, A. P. & Co.....431 Jackson
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Jones, Mundy & Co.....123 California
Korbel, F. & Bros.....723 Bryant
Kuhls-Schwarke & Co.....129 Sutter
Lachman & Jacobi....Second & Bryant
Levy, Simon & Co.....211 Battery
Livingston & Co.....206 Davis
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Lyons, E. G. and Rass Co., The.... .....549 Mission
Mann, C. M. Co., Inc., successor to I. de Turk.....216 Sacramento
Martinoni, E.....714 Front
McDonald & Cohn.....120 Front
McLeod & Hatje.....515 Market
Meinecke, Chas. & Co..314 Sacramento
Metzger, Leo & Co.....118 Battery
Moore-Hunt Co., The Jesse..200 Davis
Naber, Alfs & Brune.....323 Market
Napa and Sonoma Wine Co..... .....10th and Howard
Neuman, W. & Co.....501 Market
Oakville Wine Co....Folsom and Army
Pike, B. D. & Co.....525 Market
Rathjen Co., The.....46 Ellis
Rheinstrom Bros.....125 Mission
Rosenblatt Co., The .....717 Battery
Schilling, C. & Co.....230 Brannan
Schlesinger & Bender ....Brannan and Boardman
Schultz, Wm. A. & Sons....523 Front
Shea, Bocqueraz & Co.....525 Market
Siebe Bros. & Plagemann..328 Sansome
Spruance-Stanley Co.....410 Front
Sroufe, John & Co.....208 Market
Sutter Home Wine and Distilling Co.....1295 Folsom
Van Bergen, N. & Co.....418 Clay
Weniger, P. J. & Co.....101 Powell
Wetmore, Bowen & Co.....410 Post
Wichman, Lutgen & Co.....29 Battery

WIRE AND WIRE ROPE.
American Steel and Wire Co..10 Pine
Roebling's, John A. Sons Co..... .....25 Fremont

WOOD DEALERS.
Union Wood and Timber Co..... .....Third Street Wharf

WOOD MANTEL MANUFACTURERS.
Bush & Mallett Co.....Crossley Bldg
Rigney, Thos. F.....641 Mission

WOOD AND WILLOW WARE.
Levenson & Co.....209 Front
Unna, Harry Co., The.....144 Bluxome

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Denigan, Thos., Son & Co..132 Market
Koshland, S. & Co.....426 California
San Francisco Wool Sorting and Scouring Co.....652 Fifth

WOOLEN MANUFACTURES.
Golden Gate Woolen Mfg. Co..... .....19th and Bryant
Sheideman, B.....214 Pine

WRECKERS.
Whitelaw Wrecking Co.....253 Spear

YEAST MANUFACTURERS.
Golden Gate Compressed Yeast Co. and Potrero Yeast and Vinegar Co.....343 Sutter

MERCHANTS' ASSOCIATION REVIEW.

CIRCULATION, 6,000 COPIES.

Issued monthly at the office of the Association, Mills Building, 7th Floor, Rooms 6, 7, 8 and 9. Telephone Main 5945.

FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the REVIEW.

FRANK MORTON TODD, EDITOR.

POLITICS AS A SPORT.

In explanation of our recognized inferiority to Great Britain in matters of practical politics, it has been said that in this country politics is a profession, while in England it is a sport.

The proposition contains a great deal of truth. The best Americans have signally failed to turn to politics as a field of ambition and emulation, but have left it for rascals to debase for profit. The less prosperous have been compelled to devote all their time to making a living; the successful have learned a little too well the aphorism of Poor Richard: "Keep your shop and your shop will keep you." We have actually come to such a pass in this country that "keeping out of politics," in other words, neglecting public duty, is regarded as having something meritorious about it.

On the other hand those who live by politics, who have made it a trade, have been able to give all their energies to it. And too often, through the "unfair competition" of dishonesty with clean-handed methods, have driven decent men out.

There would be no objection to politics being a profession, if it were always the profession of honest men, but in this country it is not always that, and there is no present prospect that it will be.

There is yet hope, however, that we may be politically regenerated through the activity of amateurs. In fact, the process has already begun. Hereditary wealth, releasing a certain quantity of human energy that would otherwise have been compelled to devote itself to business, has already produced some conspicuous examples of young men who have chosen politics as a field for the gratification of their best ambitions. One of them is the President of this country. Another is William Kent of Marin County, Cal., and the Chicago Municipal Voters' League. Another is John Maynard Harlan, formerly of the Chicago Common Council, and son of Justice Harlan of the United States Supreme Court (although Mr. Harlan was forced to return recently to his law practice). And there have been several more associated with the reform movement in Chicago and New York—men whom fortune has relieved from the necessity of grubbing for a living, and whom intelligent patriotism has impelled to labor for the highest good of their fellows.

Such men are capable of exerting a tremendous force. When they rise to power they take with them no narrow class prejudices, no predelictions in favor of "special interests." Being usually university men, their views of political questions are apt to be enlightened and broad, their ideals high, and their solicitude for the whole people. The moneyed corruptionists that used to own the Chicago Aldermen have suffered more from the rich young men who broke into the Council than they ever did from all the "striking" and blackmailing of all the bosses that rose from the gutter in the most poverty-stricken wards. For the first time they met men in considerable force who could not be bribed, nor "reached" in any other way.

If it were possible to enlarge this class in American municipalities, regeneration might come, and the government throughout city, State and nation might eventually be restored to the foolish people who have lost it through neglect. Why should not our men of means take to politics as a sport without thought of pecuniary profit—the highest and finest sport that ever tempted contestants into trials of nerve and brains and endurance and skill? Why should not our young men who have inherited financial independence (even if they felt no gratitude to the State for protecting them in it) begin to recognize the fact that neither golf, nor automobiles, nor draw poker, nor a twenty-dollar seat at the ringside, nor a string of horses on the track can furnish them quite such fine excitement as the winning—or losing—of a good, hot political contest in which brains and respectability and a love of what is right are arrayed against corruption and swinish greed?

Sport? There should be no sport like it. It ought to be better than racing ice-yachts, or winning a quarter of a million in Wall street. One victory in the world of men is worth a dozen in the world of artificialties and puppets and playthings.

And that way greatness lies. Let our men of wealth, especially our young men of wealth, appreciate that there is more sport in carrying a district primary on the square than there is in shooting moose, let them seek the sport with the same keen zest for it that drives them into the mountains for game, and great careers are open to them. They can go as far as their ability will take them. They can realize the possibilities of life to the full. If they have talent and fidelity, it will bring them position and influence and the pride of power well earned and work well done. If they have genius it will bring them fame, and give their names to history. For there is no sphere of usefulness that is quite so exalted, and quite so full of opportunity for noble achievement and great reward as statesmanship.

In spite of the ready warnings of the politicians no young man of wealth, brains and honest character will make a mistake if he takes to politics as a career. He will find it the grandest sport the world has afforded since knights killed dragons. And not the least of its returns will be the consciousness that wherever he exerts his influence for purification and for justice, and for the intelligent and scholarly solution of political, social and economic problems, he is probably helping humanity more effectively than he could in any other line of human endeavor.

The article on taxation in this month's "Review," is by a man whose occupation is collecting taxes and licenses. His views should be valuable, as the ideas of one in practical relation to his subject. But doctors disagree, and more doctors have probably disagreed more about taxation than about most subjects. Those who disagree with Mr. Zion have a right to their opinions, and if they can state them clearly and briefly, we shall be glad to print them. "The columns of the Review are for the discussion of ideas," and nothing seems to need intelligent discussion more than this matter of taxation. It is evident that our revenue laws need radical reform. The question is, how? If you have any wise and practical suggestions to make, send them along.

The California Club's bill to establish a tuberculosis sanitarium introduces a subject that is hardly proper matter for debate. The thing needed is not discussion, but the sanitarium. Modern science having demonstrated that tuberculosis can frequently be cured, and that even where it cannot the infection can be prevented from spreading, it is merely suicidal for communities to neglect the proper steps for its control—steps which, we are credibly told, would ultimately abolish it entirely.

If you are a member of the Merchants' Association, and your name and business address do not appear properly in the "Review," notify us.

If you do not receive your "Review" regularly let us know.

If you have any practical ideas for the improvement of your city and the betterment of the conditions of city life, put them on paper and mail them to this office.

According to the advance sheets on foreign commerce, issued by the National Bureau of Statistics, San Francisco exported one-half of all the exports from all Pacific Coast ports, during the year just closed, and imported more than three-fifths of all such imports. Exports to December 1 were $3,300,000 larger than for the same period of 1903, and the imports jumped $6,000,000. At the same time, imports at Puget Sound ports were falling off $3,000,000, and exports $1,200,000.

MUNICIPALITY WILL BUILD THE THIRD ISLE OF SAFETY.

Station for the Junction of Eddy, Powell and Market Streets is Authorized by the Supervisors.

Market street will soon be fairly well equipped with safety stations, as a result of the action of the Merchants' Association in establishing one at the corner of Kearny street. The Board of Supervisors has passed to print an ordinance authorizing the Board of Works to construct a station at the junction of Eddy, Powell and Market streets, to cost $750. At some future time it will be supplied with electroliers.

The second station was constructed at the junction of Ellis, Stockton and Market by the business men of that vicinity. The one at Eddy street will be the first put in by the city. Provision for the cost was made in this year's budget and plans have recently been prepared by the Board of Works.

Mr. Philip Bancroft served as an election officer on November 8, and received a fee of ten dollars for it. He could think of nothing better to do with the money than to send it to the Merchants' Association as a slight assistance in its campaign against the scoundrels who have attempted to debauch elections in this city in the interest of organized depravity and crime. The association is grateful for the addition to its ammunition, but it is still more grateful for the evidence of good citizenship Mr. Bancroft and others have furnished.

Merchants' Association REVIEW

PUBLISHED MONTHLY BY THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT AND PUBLIC INTERESTS.

THE COLUMNS OF THIS PAPER ARE FOR THE DISCUSSION OF IDEAS, BUT THE VIEWS PRESENTED ARE NOT NECESSARILY THOSE OF THE MERCHANTS' ASSOCIATION.

VOL. 9. *SAN FRANCISCO, CAL., FEBRUARY, 1905.* No. 102.

ASSOCIATION WINS THE FIRST SKIRMISH FOR A BETTER SAN FRANCISCO

Wyman is Convicted in the Superior Court, and Ballot-Box Stuffing Will Be Less Frequent—But the Citizens Who Desire Good Government Must Rely Upon Themselves for Permanent Results

The Merchants' Association has won the first skirmish in its fight against the ballot-box stuffers.

On August 7th. Charles Wyman fraudulently voted the name of S. H. Mann at the Republican primary election in the Seventy-third Precinct, Thirty-ninth District, and was observed by Mr. Fairfax H. Wheelan, a Vice-President of this Association, and by his son, Edgar Wheelan.

On August 12th, the Directors of the Merchants' Association decided to collect evidence, engage attorneys, and do what could properly be done to secure the conviction and punishment of persons guilty of crimes against the ballot at this primary.

JUSTICE REASONABLY SWIFT.

On September 17th Wyman was arrested on information. On January 14th, after a tedious and exhaustive trial he was convicted of felony in the Superior Court, and on January 31st was sentenced to three years in the penitentiary at San Quentin.

There is reason for the members of the Merchants' Association, and for that part of the community disposed to support law and order and honesty in public affairs, to feel gratified over the result. The administration of justice has been tested, and its machinery has been found in good working order—praise is due District Attorney Byington, as well as Attorneys Wright and Hosmer, whom the Merchants' Association retained to assist him, for the careful conduct of the prosecution. It has even been shown that with the help of three lawyers and a corps of detectives, a respectable jury can be wrested out of our present abominable jury system. These are matters for public congratulation.

OBJECT LESSONS FOR CITIZENS.

But some incidents of the trial are deplorably significant of the character and origin of the crime. Citizens were refused access to public records, which the Charter of the city declares shall be open to inspection. Perjury was rank, and committed apparently with the utmost confidence of protection from punishment. And it is not likely that in any respectably conducted city a high official of the municipal government, a man holding an office of the greatest responsibility and trust, would be seen day after day fraternizing with a felon in an open court room. Such things are instructive, and the instruction will be one of the valuable results—perhaps the most valuable of them.

AN ENCOURAGEMENT TO ACTION.

Aside from that, the event should prove a great encouragement to all well-disposed people who have hopes for better things in the public affairs of their city. There is law, and there is justice, and when properly invoked they will protect the public in its rights. That the necessity of invoking them should have arisen is a great misfortune, but that is a matter that can be remedied. Let our law-abiding men in all parties resolve to do a little pre-primary work this year, and take possession of the nominating machinery of their party organizations. Let our mercantile houses resolve to sacrifice a day, and close for the primary election. Let every decent citizen determine that he will not merely vote at the primary, but that he will be intelligent about it beforehand, that he will learn his precinct and his district, and something about the election laws, and the men available for good candidates, and that if the political arrangements do not suit him he will not hold aloof on that account, but will join with his neighbors and make arrangements that do; and we shall find that there is very little real difficulty about getting the right men into office, and that crimes against the ballot, as a political expedient, will not be resorted to, because they will be recognized by the criminal organization to be useless as well as dangerous.

GOOD POLITICS WILL BE EASIER.

And these results should be easier to accomplish because of the Wyman trial. The steam beer boys have not watched anything so closely for a long time. It will be somewhat remarkable if it does not shake their faith in the powers that have promised them immunity, to observe that in the very first case to go to trial the immunity is not forthcoming. Nothing hurts a boss more. The inevitable effect must be to make ballot-box stuffers harder to obtain for the next contest. The fact has not been lost sight of by any one that Wyman was but a tool, but tools for committing political burglary are going to be higher priced and harder to obtain. The tariff on these articles has been raised. Under the circumstances, good men may take heart, and go to work in the hope that what they gain by their political efforts will not be stolen from them.

POLITICAL SELF-RELIANCE IS NEEDED.

If the Merchants' Association has accomplished so much in securing Wyman's conviction, it has done a great deal. It does not intend to relax its efforts in the other cases; but the opportunity it has created by helping to make the ballot-box safe, should be seized by the citizens in general, in their proper political capacity, or what the Association has done will come in the end to little more than the wreaking of the law's vengeance on some paltry scamp who is, at most, but a symptom. There is no substitute for political activity on the community's part, and San Francisco should understand the fact by this time.

FAKE DIRECTORY GRAFTERS ARE VERY BUSY IN SAN FRANCISCO

Thousands of Dollars Are Being Extorted from Merchants and Business Men Every Year by Means of Sham Books, and Contracts that Are "Raised" Over Genuine Signatures.

For Compiling Department of ..... Directory.
CANVASS FOR 190 EDITION.

No. *190* *The sum of ($.....)* *Dollars*

has this day been received from the undersigned firm as PAYMENT IN FULL

for Display Advertising, the same to appear in this book on publication.

Names of Principal Headings. *Pages. No of headings*

Firm .....
By .....
City .....

How the Blank Looks When Cut Down and Filled In.

ADVERTISING AGREEMENT.

The undersigned firm hereby agree to pay the sum of THIRTY DOLLARS for Display Advertising, the same to appear in this book on publication to occupy One Third Page and Headings, payable on presentation of this order

Book not included in this charge.

Firm .....
By .....
City .....

Canvass for Edition

Blanks Employed in the Directory Swindle

The Merchants' Association has for several months had detectives at work investigating the methods of a nest of fake directory grafters who have settled in the city, and has been furnished with rather surprising revelations of the boldness of the operators and the extent of the frauds.

Hundreds of ordinarily cautious business men have been victimized. Thousands of dollars have been and are being extorted from the mercantile community through an ingenious system of petty blackmail. The local "owners" of the system appear to prosper as rogues rarely do, and maintain quite a large mechanical plant for the further deception of the public. The "business" is one that has extensive ramifications throughout the United States. And the frauds are so well concealed and tangible evidence so completely destroyed that it is doubtful if the thieves could be successfully prosecuted.

BANK CASHIER VICTIMIZED.

From San Francisco they operate throughout the state. One bank cashier in a neighboring town confesses to being hoodwinked with a raised contract. Under such circumstances it has been deemed best to describe the game, as it is practised here and in the East, as a warning to business men in general not to trust too much to suave strangers who want a little advertising for the pages of some new or unknown directory, or who want to sell a copy of the book, unless they know they are dealing with responsible parties.

The first step in the swindle is to get hold of a genuine signature, for direct forgery is not usually part of the plan. The solicitor calls at a busy time, and says his firm is preparing to issue a revised edition. He is armed with business cards and possibly with a dummy directory, made of a miscellaneous assortment of pages reprinted from legitimate directories, and bound together with enough cleverness to deceive almost any one except a publisher. The binding is new and bright, and the quantity of matter is there, but some of the firms listed have been out of business for ten years, and the book, such as it is, has no circulation to give value to advertisements, even if they were inserted.

A renewal or an advertisement is solicited for the forthcoming work. If the victim selected refuses, the visitor asks him if he will kindly sign a statement that he has been solicited, or an order for a discontinuance of the advertising. He may even be asked to sign duplicates for the Chicago, or San Francisco "office."

AUTHORIZED CONTRACT

This is to certify that.....did on the.....day of.....pay the sum of.....dollars, for insertion of.....in.....issue of.....

Signature .....
By whom ordered .....
Address .....

AUTHORIZED CONTRACT

This is to certify that .....did on the.....day of.....agree to pay the sum of.....dollars, for insertion of.....in..... issue of.....

Signature .....
By whom ordered.....
Address .....

Another Altered "Voucher"

RAISING THE CONTRACT.

Whatever printed blank he signs is widely spaced, and so arranged that by cutting off sides or ends, filling out with figures, and interlining with type, the grafter has no difficulty in turning it into a contract for as large a sum as he thinks he can collect.

In a few months the contract is presented and payment demanded. The victim denies giving the order, but must acknowledge the signature. If he refuses payment he receives notice from a collection agency, with threats of a lawsuit unless he settles.

If he pays, the suave young man says:

"By the way, you have no copy of the directory. If you will make application the firm will send you a complimentary copy, provided you agree to pay the express charges."

Another signature, and there is more work for the pressman and the expert with acids and eraser, which transforms the complimentary book order into another advertising contract. Payments have been made on these bits of paper over and over again. One man was defrauded seven times in two years. It is said that the gang keeps books, with the "good customers" properly entered, and they are worked according to their gullibility.

A QUEER RECEIPT.

The "receipt" usually follows the complimentary book order. But the person who pays does not get it. He signs it instead. The solicitor takes it and with his wizard art he turns it into another advertising contract.

Then there is the "paid voucher," which the head of the firm signs because it is the practice of the directory company, and this goes through the same magical transformation. An ingenious method of obtaining a reluctant signature to it is described as follows: The collector, having obtained payment on his contract, tears off the signature and hands it back; then, destroying the rest of the agreement, he makes out a receipt for the amount paid, and in return for it asks that the victim sign a voucher for the house. This destroys the evidence, and furnishes a new signature to work with.

The enterprise is not a new one. The Review published a warning in regard to it a couple of years ago, which seemed to cause a diminution in the volume of business.

WELL CONDUCTED SWINDLING.

In fact the fraud is so old and well established that all mishaps of a legal nature have been provided against, and it would be almost impossible to procure convictions. A well-equipped printing plant is part of the paraphernalia, and the operators could always point to it as evidence that they were getting out a real directory. Nor is the scheme of local invention and application. Two forms of contract on this page were supplied from the East, where an equally prosperous business flourishes on the same lines. It is doubtful if the law can successfully be invoked, and there is all the more reason why the merchant and business man should look out for himself.

SAN FRANCISCO MAY BE FREED FROM THE STANDING MENACE OF CHINATOWN.

Plans Have Been Arranged, and a Corporation Formed to Turn the Chinese Quarter into a Business Section, and Build a New Oriental City on the Bay Shore.

THE PROPOSED NEW ORIENTAL CITY.

The removal of Chinatown, long urged by the Merchants' Association as a matter of public necessity, at last seems possible of accomplishment through private enterprise, and at small cost to the city. Details of the scheme have lately been so far worked out as to permit publicity, and readers of the *Review* will probably be interested in an authoritative statement of the progress made toward one of the most important physical improvements ever planned for San Francisco.

The principal mover in the enterprise is Mr. John Partridge, a well known capitalist and business man, who has organized a corporation known as the United States Improvement and Investment Company. It is the purpose of this company to acquire title to at least two-thirds of Chinatown, move the entire Chinese population to a suitable and improved location on the bay shore, wipe out the rookeries and pest holes of the quarter and establish in their stead a modern, well-ordered, business and residence section, adorned with harmonious and artistic buildings, and approached by a broad and beautiful boulevard.

FAR REACHING RESULTS.

The effect of the change, if it is possible to carry it out, would at once be evident. Telegraph Hill, the North Beach district and the business section on Kearny and Montgomery streets, and in the vicinity of the old Post Office, would feel the impulse for betterment. The city would be relieved of the continual menace of contagious disease and quarantine, and of the worse contagion of low moral standards that form a temptation to graft, and whose concrete expression is treated as a lucrative exhibit by tourists' guides. At the same time, the Chinese inhabitants would be given an entire new district, developed under one management, built in an attractive Oriental style with all dwellings above ground, and provided with a complete sanitary equipment in the shape of new plumbing, drains and sewers. They would have rail and water facilities for carrying on and developing Oriental commerce, whose volume at this port should be much larger than it is, and would be free from the more or less injurious influences that have tended to hamper their best activities and encourage their worst. If they can be assured that the change will be carried out under proper auspices there is no reason why they should not be willing to go. In that case, San Francisco as a whole would be immeasurably the gainer.

HOW THE CHANGE WILL BE MADE.

Mr. Partridge, first vice-president of the company, says of the plan:

"After working several years toward this object we have at last brought things into such shape that we feel reasonably certain of success. There are about 550 owners of Chinatown property, about thirty of whom are Chinese. We intend to offer them preferred stock, secured by bonds, for their holdings, to be exchanged when enough have signed to make success sure. The aggregate value of Chinatown is, in round figures, about six million dollars as it stands at present. Properly improved, it would be worth, at the lowest estimate, $25,000,000, and possibly $30,000,000. We shall make inducements sufficiently large to secure at least two-thirds of these titles.

"We have already obtained control of a tract of land on the bay shore suitable for the erection of an Oriental city with Occidental improvements, and as a point of interest for tourists it should have no rival anywhere. Here the Chinese will live, amply protected by the laws, and as well regulated as the inhabitants of the best German towns. They will have a modern sewage system, a garbage crematory, an electric light plant, a hospital, street railways, theaters and schools. The dwellings, bazaars and public buildings will be designed by artists who have made a study of Oriental architecture. They will be near docking facilities for the largest ocean vessels, and railroad and warehouse accommodations for the most economical handling of traffic.

"Having acquired the site of the old Chinatown, we shall proceed to improve some portions of it under the advice and direction of one of the most famous architects of the country, and shall sell other portions to people who will assist the general scheme.

A NOBLE BOULEVARD.

"We shall ask the city to widen Grant avenue, from Bush to Broadway, to a uniform breadth of 125 feet, and level it, there being a difference in elevation of only five feet between these two points. This would probably cost the city two and a half millions, but it would be worth the outlay several times over. It would be a very easy matter then, by tunneling the steepest part of Russian Hill, to make a perfect modern boulevard, by way of Broadway, from Pacific Heights into the new district. The widening of Grant avenue is the only request we shall make of the city.

"In return, San Francisco will derive the most valuable benefits. Chinatown, in its present state, is always a menace. Bubonic plague scares have been built upon its existence, and we have several times narrowly escaped quarantine because of alarmist reports with no other foundation. The vices of its lowest element contaminate the worst class of whites. Tourists gape at its vilest features, largely made to order for their benefit, and then give San Francisco a hard name in the Eastern States for tolerating such a condition.

"In the new Oriental town, the tourist would find just as much to interest him and less to make him believe that this is a city so depraved it is outside the pale of civilization. Instead of the opium joints and vile pens of the present slum, travelers will find exhibits of Oriental arts, and Eastern bazaars filled with rare and curious stuffs such as he might find in Pekin or Nankin or Shanghai, with the Chinese theater, and Chinese temples, and the better expressions of Oriental character and life.

THE DIRECT COMMERCIAL BENEFIT.

"Chinese merchants will be afforded every facility for developing Eastern trade. The United States do but 9 per cent. of the trade with the Far East. With our position we should have 75 per cent., and San Francisco should have most of it, at least in transit."

The whole capital stock of the company is

$25,000,000. Its officers are: President, George E. Ames; First Vice President, John Partridge; Second Vice President, C. G. Kenyon; General Manager, Chas. E. Moody; Secretary, Horatio Beveridge. Enough well-known men are connected with the directorate and advisory board to promise well for the undertaking, and it is possible that a very few years will see the departure of the Chinese from the sixteen blocks they have held so long in the heart of San Francisco.

STRIDING TOWARD THE FOURTEEN-HUNDRED MARK

The list of firms printed below has been added to the membership roll of the Merchants' Association within the past few weeks. The Association now has 1,363 members.

Sanford Sachs, Real Estate .....214 Pine
Sheldon G. Kellogg, Property Owner.....
.....71 Crocker Building
Kaspar, Pischel, M. D., Property Owner....
..... Crocker Building
D. A. Curtin, Collector.....Mills Building
F. A. Grazer, Drugs.....2291 Mission
Arnold Hardware Co., Hardware.....23 Davis
Mysell-Rollins Co., Printers.....22 Clay
Henry Rhine & Co., Confectioners.....
.....210 Sacramento
Jacobi Brothers, Merchant Tailors.....
.....413 Montgomery
Charles Page, Property Owner....905 Mills Bldg
Christensen, Edwards & Goodwin, Insurance..
.....220 Sansome
Pacific Shipyard and Ways Co., Ship Builders.
.....35 Steuart
The Insecticide Co., Manufacturers' Agents..
.....819 Market
William Edwards & Co., Artesian Well Tools
.....111 Fremont
F. E. Rockstroh, Drugs.....1093 Howard
M. Getz & Co., Grocers.....512 Mission
H. W. Thomas, Capitalist.....327 Market
Dr. Lewis Carpenter, Drugs.....1498 Fulton
Ship Owners' and Merchants' Tug Boat Co.,
Steamship and Transportation Co.....
.....302 California
San Francisco Drydock Co., Steamship and
Transportation Co.....302 California
Nolan & George Co., Boots and Shoes, 518 Mission
Warren R. Payne, Capitalist.....330 Pine
Economist Gas Engine Co., Gas Engines and
Scales .....519 Howard
Ohmen Engine Works, Steam Engine Manufacturers .....132 Main
The Schroth Co., Real Estate....3 Hardie Place
Dr. J. Stow Ballard, Property Owner....610 Hyde
Sanford G. Lewald Co., Coal.....1735 O'Farrell
H. U. Jaudin & Co., Commission..325 Washington
L. Scheuch, Cigars and Tobacco.....228 Market
Cerruti Mercantile Co., Commission.....
.....534 Washington
Leonidas J. Scooffy, Real Estate..26 Montgomery
Cardinell-Vincent Co., Fountain Pens....27 Jessie
The M. B. Moraghan Oyster Co., Oyster Dealers .....380 Brannan
F. W. Butler Co., Commission.....427 Sansome
Campodonico & Burns, Commission....501 Front

ASSOCIATION ENDORSES THE CHILD LABOR BILL

The Child Labor Bill proposed to the Legislature by the San Francisco Social Settlement Association, has been unanimously endorsed by the Board of Directors of the Merchants' Association after careful study of its provisions. A few suggestions that will prevent the administration of the law from bearing on business houses with needless severity were embodied in the measure at the association's request, but they related merely to the work of administration, and in no way conflicted with the main purposes of the bill. It is felt by the Board of Directors that legislation of this character, where carefully drawn, is in line with the best spirit of modern social progress, and that all classes of society will be benefitted by it.

Some of the Improvements That Would be Cleared Away by the Proposed Grant Avenue Boulevard. (See Page 3.)

THE PATRIOTISM OF JOSEPH W. FOLK

How the Reform Governor of Missouri Meets the Main Issue in His Inaugural Address.

[The great political issue before the American people to-day is that of honesty versus dishonesty in public office. Until that is settled, and settled properly, no mere stock campaign question is worth considering. The Governor of Missouri, Joseph W. Folk, exemplifies the triumph of honesty. His inaugural address is worthy the attention of the nation. Its terse epigrams have the ring of universal truth, and his bold handling of some plain defects in our public life should command respect and stimulate patriotism. The more significant parts of his first utterance as Governor of a great American commonwealth follow.]

Partisanship is a good thing sometimes, but patriotism is a better thing all the time.

Partisanship is well enough when it does not conflict with patriotism, but patriotism is a higher virtue than partisanship.

Do not forget that you will be aiding the party you may belong to most by giving the public the highest service.

You cannot help your party by injuring the public. One may be in private life a Democrat or Republican, but when he steps into public office he becomes a public servant—a servant of all the people.

If there be any corruption during this session of the General Assembly it would be a disgrace to the State and a reflection on every man in this body and upon every official in the State government. It is too often the tendency of good men in legislative bodies to close their eyes to things of this nature, satisfied with their own honesty, but forgetting that it is as much their duty to protect and defend the honor of the State as it is their own honor.

The legislator who sells his vote, traffics in the honor of a sovereign people and prostitutes the trust reposed in him.

There can be no offense which, if allowed to go on, is fraught with graver consequences. It is more fatal to civic life than any other crime, for it pollutes the stream of law at its source.

It makes the passage of laws mere matters of bargain and sale, thwarts justice, enthrones iniquity and renders lawful government impossible.

It is not always by taking money that an official may prostitute his trust. He does it whenever he uses the power given him to be exercised for the public good for any other purpose.

An official can embezzle public power as well as public money.

One in public office has no more right to use his official powers for personal ends than he would have to put his hands into the public treasury to pay a private debt.

In order to aid in the investigation of rumors of corruption, laws should be enacted compelling witnesses to testify as to their knowledge of bribery transactions, and exempting such witnesses from prosecution for any matters directly or indirectly growing out of such testimony.

It is proper that the railroads and all interests, quasi public and public, should have the right to appear before legislative committees and present reasons for or against the passage of any bill. They likewise should be accorded the privilege of addressing the individual legislators in a proper way, **but the maintenance of a professional lobby breeds corruption and should not be permitted. Professional lobbying should be made a crime.**

The State is entitled to have each citizen vote in order that the result of the elections may be the just sentiment of the people of this State.

It would seem to be only just that those who do not prize this privilege enough to exercise it ought to forfeit it.

The knowledge that failure to vote would disfranchise them and make them political eunuchs would bring home to them a realization of its supreme value. When a corporation obtains a franchise it is forfeited by non-use.

Apply this principle to the privilege of voting and it will do more than anything else to remedy the evil of civic indifference that is the weakness of a republican form of government.

The benefits of a State primary law are at once apparent and commend themselves to all except those who have a selfish motive in retaining present conditions.

CALIFORNIA NEEDS A SANATORIUM FOR HER CURABLE CONSUMPTIVES

It Would Not Only Save Their Lives, but Teach Them Hygienic Principles Which, if Universally Applied, Would in Course of Time Abolish the Disease Throughout the State and Nation.

By GEORGE H. EVANS, M. D., Member Committee on Tuberculosis, State Medical Society.

At the last meeting of the Medical Society of the State of California the Tuberculosis Committee, after a year's investigation of the tuberculosis problem in the State, recommended the presentation to the Governor and State Legislature of the importance and necessity of State Sanatoria for the treatment of tuberculosis patients.

The California Club of this city has also had the matter under consideration, and has asked this committee for guidance in the framing of a bill with this object in view.

The proposed bill contemplates the appointment of a commission composed of laymen and physicians empowered to purchase land in a suitable location, and to construct thereon a Sanatorium for the care and treatment of *curable* cases of tuberculosis *among the residents of California.*

The investigations of the above named committee last year showed that tuberculosis is scattered throughout the State, and that while the death rate from the disease in the rural portions of the northern part is almost nil, that of the cities, especially San Francisco and Los Angeles, is quite high; in San Francisco it is 32 per 10,000 population, and in Los Angeles it is 39.

EDUCATION IS NEEDED.

It is the conviction of those in the medical profession who have most thoroughly studied the question that the disease is preventable, and that the prevention will be brought about by education of the masses regarding its causation; engendering habits of cleanliness, and care as to the disposition of the sputum, which is the principal method by which the disease is propagated. But this education can only be brought about by the joint efforts of sociologist, statesman, and physician, aided by the ardent support of intelligent laymen; and the development of sanatoria becomes one of the most important weapons which we possess in the fight against this Great White Plague which annually claims one-ninth of all the reported deaths, and that at a time of life when the productive period of the individual is just beginning.

CONSUMPTION IS CURABLE.

Tuberculosis is probably the most curable of all the chronic diseases, if taken in its incipiency and intelligently treated, and it is here that the value of sanatoria becomes manifest, for it is only in such institutions that the principles of hygienic living can be thoroughly inculcated, and continuous control attained over the exercise and activities of the patient.

The importance of sanatorium treatment was appreciated by the Germans several years ago, and they have been the pioneers in this movement. It rapidly spread to other European countries and to the United States, where, starting with Dr. Trudeau's institution at Saranac Lake, New York, the movement has been taken up in different quarters, until now there are throughout the country a large number of private sanatoria, largely equipped and maintained through philanthrophy.

A number of the states have taken up the matter, and in Massachusetts, New York and Rhode Island well equipped institutions are in existence, while Ohio, New Jersey and Minnesota have the matter well under way.

The first State Sanatorium was the one in Massachusetts, situated at Rutland, and it has been in existence since 1898. This institution has accommodations for 400 patients, and is situated on a large farm from which much of the produce used by the sanatorium is obtained.

ENCOURAGING RESULTS.

The success of the undertaking has been here most thoroughly demonstrated, for, according to the last report of the attending physician, 72.6 per cent of the incipient cases have been arrested or apparently cured. The replies from former patients to the annual letters of inquiry up to the time of this report, showed that the large majority of those who were discharged from the sanatorium as arrested or apparently cured in the preceding years, were well and actively at work.

In reviewing their work for the past year these physicians say that it has served to strengthen their conviction that the establishment of the sanitorium was a great step forward in the struggle against tuberculosis.

The objection has been raised, that our superior climatic conditions will attract the tuberculous of other States, if a sanatorium is established. This fear I believe to be ill-founded.

The framers of the proposed bill contemplate a provision whereby an applicant for admission to the sanatorium must have proved himself a resident of California for a period of time sufficiently long to protect the State from the expense of caring for those coming from other States. On the other hand the climatic advantages of certain localities over others has been largely over-estimated, a fact which has been pretty thoroughly brought home by the magnificent results of sanatorium treatment in Eastern States, where fresh air, good food, proper living, and intelligent medical supervision every day, is robbing California of its reputation as a health resort for tuberculosis, a calamity not without compensating blessings.

GROUNDLESS FEAR OF CONTAGION.

A popular fallacy exists regarding the contagiousness of this disease and a prevalent fear has been responsible for untold hardships to these unfortunate sufferers, where in certain parts of the State, they have been denied admission to hotels and boarding houses. This fear has at times become quite hysterical, and has even gone so far as a suggestion of State quarantine against the disease. Leaving aside the fact that such quarantine would be practically impossible except in far advanced cases (for the incipient cases do not bear the external evidences of the disease, as do those suffering from other contagious diseases), this unreasoning dread is based on a misapprehension of the degree of communicability and is inhumane in its results.

By the proper disposition of the sputum of the tuberculous individual, the source of infection is controled. Casual contact with one does not endanger; prolonged contact in badly ventilated houses, shops, sleeping cars, etc., where the sputum is not properly destroyed is conducive to the spread of the disease. The limitations of this article do not permit me to go in detail into this aspect of the subject. A campaign of education has been instituted in several Eastern cities through the medium of anti-tuberculosis societies, an example worthy of emulation by the citizens of San Francisco.

A GREAT PUBLIC NECESSITY.

That there is a crying need for a tuberculosis sanatorium in California for the treatment of curable cases among tuberculous patients, who are residents of the State, has I believe been demonstrated by the statistics emanating from the sanatoria throughout this country and abroad. This fact must be conceded if the State places a pecuniary value upon a human life during the productive period, and certainly our national wealth is created by the individuals who compose the nation and who serve in their various capacities.

And when we consider the ravages of a disease which kills thirty times as many people as small-pox and scarlet fever put together, six times as many as typhoid fever, eight times as many as diptheria, and four and a half times as many as all combined, a disease which attacks and slays at the time in the life of the individual when he is of most value to the State; and when we realize that these people if placed under proper hygienic conditions and competent medical supervision are curable, and not only curable, but with the daily hygienic training received in such an institution, will, when they leave it, carry back to their homes and communities the gospel of cleanliness and proper living, thereby becoming valuable instruments in the future prevention of the disease; then it would seem that the tuberculosis sanatorium assumes great importance as an economic factor. This has been realized by the insurance companies of Germany, for they have established sanatoria for the treatment of their policy holders who may be atacked with tuberculosis.

A MEASURE OF PUBLIC DEFENSE.

The Tuberculosis Committee believes that on humanitarian and economic grounds, the institution of such a sanatorium is imperatively demanded, and must be accomplished, if this great commonwealth is going to do her duty in preserving the lives of countless numbers of her future inhabitants, who otherwise will fall victims of this great scourge of modern civilization.

THE PROPER USE OF THE CITY'S SCHOOL PLANT.

Houses and Grounds Should be Used for Lectures, Social Assembly and Recreation.

By JESSIE E. WATSON.

[Already steps have been taken to carry out the suggestions embodied in the article below. Mr. Langdon, the Superintendent of Schools, has recommended the larger use of school grounds, and the Board of Education will try to obtain the funds necessary for the carrying out of the needed arrangements. At the Jefferson school the yard will be used as a playground after hours, and probably the custom of shutting the gate on the youngsters as soon as the school day is over will soon cease. Extra provision will be needed for attendance and supervision, and the community should make it. At present the city has a great deal of valuable property that for a good part of every day is not in use, while the children play in the streets and alleys. It is an illogical condition, and a wasteful one, and particularly to be deplored when it is considered that the thing wasted is the opportunity childhood offers for proper development and growth. The Local Council of Women deserves great credit for pointing out this particular case of community heedlessness.]

Soon, it is to be hoped, San Francisco is to renew her school plant. Let us hope that it will bring a new era for her whole educational and social life; that with her children needing safe places to play, and parents needing wholesome places in which to meet for social recreation, the City will not be so foolish as to invest millions in grounds and buildings only to keep them under lock and key two-thirds of the time. Let us hope that her citizens will take more interest in her schools and have a more intelligent knowledge of what their object is and what use ought to be made of them.

The local Council of Women of San Francisco and vicinity has for some time been studying the new ideas in education that seem to have taken root in some of the Eastern cities and that are surely coming to us. The Council has a membership of twenty-eight of the women's clubs about the Bay. Every woman, whether she be the mother of children or only the lover of them, is interested in the child, and every citizen, man or woman, is affected by the training given it.

THE WORK OF INVESTIGATION.

A large committee was formed which divided itself into sub-committees and worked somewhat as follows: 1. Visited school buildings, fifty of them, to learn of their physical conditions. 2. Visited the social settlements to learn what they did for the child and the community. 3. Visited parks and playgrounds. 4. Visited libraries. 5. Visited kindergartens. 6. Secured estimates of cost of equiping playgrounds, etc. 7. Sought a knowledge of conditions in other cities and countries. 8. Looked up the legislative and financial provisions. This work was carried on quietly but enthusiastically all last winter. No attempt was made to change conditions, only to study them.

These are some of the things the committee learned: That San Francisco, one of the largest cities of the Union, has the poorest school equipment of any city of its class; its school buildings are old, shabby, rickety, unsanitary, unsafe. As the chairman of the School Buildings Committee put it, you can tell when you have crossed the county line, as you ride along in the cars, merely by the look of the school buildings. The school yards are small, some containing hardly more square feet than the number of pupils. The yards are locked after school hours or during play hours, while the children play on the streets.

ACTUAL CONDITIONS.

One dear old lady from Alameda objected to the idea of municipal playgrounds because she thought it was better for the children to play at home in their own yards. She was invited to take a trip through Tehama, Natoma, Jessie and some other of San Francisco's streets. The parks and playgrounds are few and too far apart and in most cases too far from the crowded districts. Where they do exist and their free use is allowed, they are much appreciated, and the perplexities of the police officer are greatly reduced. The social settlements are all busy to the limit of their capacity, and they also are greatly appreciated, but their ability to furnish the education and the recreation which the children and the people need, in addition to that given in the public school, is as the ability of the spring in the oasis to irrigate the desert.

And also it was found that San Francisco not only has the poorest school plant, but she gives the smallest amount of money for the support of her educational department of any city of her class.

Apropos of which, it might be well to meditate on the following true story: A lady, an educated and refined lady, came from the East to settle in San Francisco. She was charmed with it. Her only regret was that she had not discovered it sooner. Naturally, she wanted her family to come and enjoy it too. Her family consisted of her brother and his six children. She wrote enthusiastic letters and thoroughly imbued the brother with the San Francisco fever; but he told her to visit the schools. She did so and returned in sadness to tell him that he must stay where he was.

WHAT REAL EDUCATION INVOLVES.

Other cities are awakening to the fact that municipal responsibilities are ever widening; that it is not enough to teach the three R's; that education means that care, that training, that protection of the child which will fit it to be the most efficient man or woman, the most peaceful, helpful citizen. Such training, such care cannot be secured while the child runs wild in the streets one-half of its day time. Conditions of life in cities have become such that it is impossible for individual parents to furnish individual play places for their children. And not alone is this true of the poorer classes, but, the large, well-to-do middle class taking to life in flats and apartments, their children, too, must play in the streets.

The more the Committee saw, the more evident it became that the use of the school plant should not be confined merely to purposes of teaching, but that it should also be accessible to the children for playgrounds and to their parents for lectures, social gatherings and neighborhood assembly. When San Francisco acquires her new school land and builds her school houses, this point should be kept carefully in mind and the arrangements adapted to the newly appreciated need.

PROBATION FOR ADULT OFFENDERS.

Nine Men Restored to Decent Lives Through the Operation of the Law in Alameda County.

For one year the Oakland Club has maintained a probation officer for Alameda County for offenders over sixteen years of age.

The club feels that the results of the first year's operations justify its determination to carry on the work. During the year nine men have been placed on probation; that is, sentence has been suspended, and they have been allowed to go at large under the supervision of the probation officer, taking their places as normal members of the community and as wage earners, not only supporting themselves, but in nearly every case supporting families who would otherwise be dependent on the community. Without this alternative these men would have had to serve sentences of from one to fifteen years in one of our State prisons at an expense to the tax payer.

But far more important than its economy, is the saving of the offender from the moral degradation which comes from the daily contact with the criminals in our State prisons, which with their congregate system are little more than "schools of crime."

To save nine men, to reinstate them as self-supporting, self-respecting members of the community, is certainly worth the doing, and this is what the Oakland Club has done by placing a probation officer in the field.—*From the report of the Probation Committee, Sarah I. Shuey, Chairman.*

CIVIL SERVICE REFORM IN THE FEDERAL GOVERNMENT.

Twenty-fourth Anniversary Meeting of the National League Congratulates the Country on Substantial Gains in the System.

The National Civil Service Reform League met in Washington early in December for its twenty-fourth annual session. Among its resolutions were the following:

The National Civil Service Reform League, assembled at Washington, in its 24th annual meeting, renews the pledges given of its loyal devotion to the principles of the Merit System, and congratulates the country upon the steady and substantial progress made by those principles during the past year; the league congratulates the country on the steady and effective support given to the Merit System by President Roosevelt, and upon the extensions of the rules and the improvements in their administration made by him with the hearty co-operation and assistance of the United States Civil Service Commission during the past year. It especially commends the increase of classified competitive service by the inclusion of the greater part of the employes of the Isthmian Canal Commission, deputy collectors of customs, cashiers of custom districts, deputy naval officers and deputy surveyors; the attitude of the President in regard to the vigilance of law and maladministration by the employes of the Post Office Department, and towards political assessments of office-holders, shown by the removal from office of Jacob G. Bunn, Finance Clerk of the Philadelphia Post Office.

Among the recommendations of the league are:

The extension of complete classification to all offices not involving the policy of the administration, and which are not subject to confirmation by the Senate; especially deputy collectors of internal revenue, assignment postmaster, deputy marshal, and so far as practicable, fourth-class postmasters; the extension of the Merit System to the Consular Service and to the entire Indian Service; the extension of the Merit System to the Congressional Library and to the whole municipal service of the District of Columbia; the insistence by the President upon his order to nominate to office free from any outside dictation or interference.

PRELIMINARY PLANS FOR RIVER RECLAMATION

Meeting of the Association for the Improvement of the Great Interior Valley of California, Outlines a Broad Programme.

By RUFUS P. JENNINGS, President of the River Improvement and Drainage Association of California.

The civilized world has very lately expressed its admiration at the mighty work which the enterprising people of Holland have undertaken, to reclaim the Zuyder Zee.

In 1170 the hungry waters of the sea inundated an imperial realm; it engulfed cities and towns and swept away many of the people. From the reports of engineers it is estimated that 478,720 acres of the water-buried kingdom will be reclaimed at a cost of $101,000,000. It will take thirty-six years to do this work, but it will add one-tenth to the cultivatible area of Holland.

The work undertaken by the people of Holland has its parallel in California, though the obstacles in this State are less formidable. Here in California there has been inaugurated a great enterprise to improve the Sacramento and San Joaquin rivers and reclaim, approximately, a million acres of swamp lands.

OUR BETTER OPPORTUNITY.

An important significance attaches to the work in Holland; it makes the mighty effort projected for California doubly appreciated. In Holland the cost of reclamation will be so great that the land when cultivated could not for any few years of cultivation pay a nominal annual interest upon the amount invested. But the people of Holland are not looking ahead for one year or ten years, but for generations and centuries. When the land is reclaimed it will easily be worth $200,000,000, and will be a good interest paying investment for the kingdom.

So in California, we are building for the future; though we will reclaim twice as much land as Holland at less than one-fourth of the total cost and upon the completion of the work in California one million acres of swamp lands will become immediately productive and practically speaking will pay immediate and profitable interest to the whole west. California is not confronted with the tremendous problem of expense which in Holland is faced with equanimity and confidence.

THE NECESSARY PLAN.

The all-important preliminary of the reclamation of the Zuyder Zee and also of the Sacramento and San Joaquin rivers is the plan of improvement which has been decided upon to carry the work into effect. With the plan as the preliminary the next essential is to secure and to maintain UNITED SUPPORT TO CARRY IT OUT.

In both Holland and California the most eminent engineering skill has been secured. In California the generous co-operation of all the people has resulted in a thoroughly united action, and the best that everybody has to offer has been placed upon a broad and thoroughly practical working basis. *All California now asks is the complete co-operation of the Federal Government.*

We wish the government to arrive at a thorough understanding of the immediate necessity and the importance of taking its functional part in improving and maintaining the navigability of the Sacramento and San Joaquin Rivers.

APPEAL TO CONGRESS.

To this end the State Legislature of California has been memoralized in the name of the River Improvement and Drainage Association of California to ask the Congress of the United States to authorize the appointment of a board of three engineers of the United States Army to make an examination and report on the improvement of the Sacramento and San Joaquin rivers and to estimate the cost of restoring and improving the original capacity of these streams.

This report will be taken in conjunction with the report of the Commission of Engineers who were selected by the Commissioner of Public Works at the suggestion of the association.

THE RECENT MEETING.

As the plans are the most important preliminary measures to any important work, the most important gathering that has yet been held in relation to this project was the meeting of the River Improvement and Drainage Association of California, held in the Palace Hotel, San Francisco, on January 5, 1905. The Executive Committee of the River Improvement and Drainage Association of California has made its report which was submitted to the general committee for approval. The general committee in turn submitted the report to the association by which it was unanimously adopted. The report is based upon the report of the Commission of Engineers. These engineers are among the most eminent in the world. For framing their report, they had not only long experience in river matters and the aid of the accumulated data of the past relative to the Sacramento and San Joaquin rivers, but they were assisted by the suggestions of the many who appeared before the Commission at its open sessions.

The substance of recommendations of the report other than those of the necessity of invoking Federal aid and backing it up by a vigorous campaign at Washington, is as follows:

HOW THE WORK WOULD BE DIVIDED.

Under the plan for the improvement of State rivers and the reclamation of swamp and overflowed lands, it is proposed that the cost of the work shall be distributed as follows: One-third by the Federal Government, one-third by the State and one-third by the land-owners.

It shall be the duty of the Federal Government to concentrate the waters in the channels, in order to provide sufficient current to remove sediment and make them serviceable for navigation.

It shall be the duty of the State to reclaim the swamp lands and control the flood waters, and landowners must provide subsidiary levees, drainage canals and pumping plants.

The association suggests a board of river control, to consist of three members—one from the Federal Government, one from the State and one from the Drainage Commission, the latter body to consist of eleven members as follows: Three from Sacramento County, two from San Joaquin, one from Placer and Yuba jointly, one from Glenn and Butte jointly, one from Sutter, one from Colusa, one from Yolo and one from Solano County.

Three assessors are suggested by the association. These assessors are to be appointed by the Drainage Commission and are to estimate the benefits accruing to landowners within the reclamation districts, and levy assessments thereon in proportion. The Drainage Commission is to be elected by the vote of bona fide landowners within the districts.

The report of the River Improvement and Drainage Association of California says that *one million acres of the richest land in the State will be reclaimed under the plan proposed. This land when improved will add at least $300,000 in taxes to the annual revenues of the State. The immense territory to be developed will be susceptible of intense and varied cultivation. San Francisco and all California will profit by the great water commerce possible with the interior.*

INCIDENTAL BENEFITS.

Incidentally the State will gain largely from the work. Employment will be found for a large force of men, a big fleet of dredgers will have to be built and operated; vast quantities of fuel and supplies will have to be purchased and transported.

Our citizens everywhere should take an interest in and support this great movement.

In commenting upon some of the points above enumerated the report says:

The navigation of the Sacramento and San Joaquin rivers is a matter purely within the jurisdiction of the Federal Government, and its protection is a burden that the Federal Government has in all cases assumed. At an early period the Sacramento River was susceptible of navigation throughout its entire course in the Sacramento Valley, and the Feather River was navigated as far as Marysville. From various causes the channels of these rivers have been obstructed and filled with sediment.

Both the navigability and the flood carrying capacity of the rivers have been seriously impaired. This condition has arisen from the failure of the State and Federal Governments to protect and maintain the channels; and in justice to the State of California, the Federal Government should contribute to the joint fund it is hoped to create, the object of which will be not only to restore the channels to the condition they were in before impairment, but add to their capacity to such an extent as shall justify reclamation of the lands through which they flow.

CONVENIENCE STATIONS ABROAD.

Birmingham Makes Her Underground Lavatories Pay a Small Revenue to the City Government.

The public works committee of Birmingham, in submiting to the city council a proposition for an expenditure of $7,300 upon the construction of an additional underground lavatory, etc., made an announcement showing that where small charges are made there are profit possibilities in conveniences of this kind. The committee said that the four underground lavatories, etc., were paying the city a net profit of $2,433 a year.

There is no city improvement the utility of which American tourists are so much impressed with when traveling abroad as they are by the underground conveniences mentioned above, and there are few conveniences in life in which American cities are so lacking.—*Consul Halstead, Birmingham, England.*

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ROBERT H. SWAYNE.....Swayne & Hoyt.
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AGRICULTURAL IMPLEMENTS.

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Hooker & Co.....16 Drumm
Osborne & Co., D. M.....15 Main

ARCHITECTS.

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Curtis, John M.....126 Kearny
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Meyer & O'Brien .....605 Crossley Bldg
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ART GLASS.

alifornia Art Glass B. & C. Works.
.....120 Second

ART GOODS.

Cohen. H.....19 Grant Ave.
Gump, S. & G.....113 Geary
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Schussler Bros.....119 Geary
Vickery, Atkins & Torrey....236 Post

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ASSAYING.

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Simonds & King.....417 Montgomery

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Chase, Fred H. & Co.....1732 Market
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Schmidt, J. & Co.....115 Drumm

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Simpkins & Thorp .....116 Erie
Young & Swain Baking Co..2229 Geary

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American National Bank.....
.....200 Montgomery
Anglo-California Bank, Ltd.....
.....200 Sansome
Bank of California .....400 California
California Safe Deposit and Trust Co.....Montgomery and California
Canadian Bank of Commerce ....
.....California and Sansome
Central Trust Co.....42 Montgomery
Columbian Banking Co.....
.....Claus Spreckels Bldg
Crocker-Woolworth National Bank of San Francisco.....600 Market
Donohoe-Kelly Banking Co.....
.....100 Montgomery
French Savings Bank..315 Montgomery
German Savings and Loan Society.
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Hibernia Savings and Loan Society
.....McAllister and Jones
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London and San Francisco Bank, Ltd.....424 California
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Market Street Bank, The.....
.....Market and Seventh
Mechanics' Savings Bank.....
.....Montgomery and Bush
Mercantile Trust Company of San Francisco.....464 California
Mutual Savings Bank of San Francisco.....710 Market
Nevada National Bank of San Francisco.....301 Montgomery
Perine, Geo. M.....328 Montgomery
Rollins, E. H. & Sons.....335 Pine
Savings and Loan Society.....
.....101 Montgomery
S. F. Savings Union.....532 California
Security Savings Bank.....
.....222 Montgomery
Swiss-American Bank..524 Montgomery
Wells, Fargo & Co.'s Bank.....
.....Sansome and Market
Western National Bank of San Francisco .....805 Market

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Will & Finck Co.....818 Market

BAZARS.

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Fredericksburg Bottling Co..1510 Ellis
Rapp, John & Son..8th and Townsend

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Heins, Alex., Belting Co.....93 Fremont

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Christoffer, C. M.....528 Stanyan
Leavitt & Bill.....309 Larkin
Lee, W. E.....504 Stanyan
Varney, T. H. B.....1331 Market

BLINDS.

Hindes, Edw. B. & Co.....328 Howard

BILL POSTERS.

Varney & Green.....Market & Tenth

BOILER WORKS.

Eureka Boiler Works .....113 Mission
Keystone Boiler Works .....
.....Main and Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works.....121 Howard

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Phillips Bros.....505 Clay

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Cary, L. H.....16 Grant Ave.
Cunningham, Curtiss & Welch....
.....319 Sansome
Elder, Paul .....238 Post
Hanak & Hargens....107 Montgomery
Mitchell, E. H.....225 Post
Nolan & George Co.....518 Mission
Payot, Upham & Co.....100 Battery
Robertson, A. M.....126 Post
S. F. News oC.....242 Geary
Whitaker & Ray Co., The..711 Mission

BOOTS AND SHOES.

Buckingham & Hecht.....225 Bush
Cahn, Nickelsburg & Co..129 Sansome
Eisenberg, Henry.....410 Kearny
Harrison, L. G.....26 Powell
Heim, F. L.....234 Stockton
Koenig, F.....123 Kearny
Kutz, The G. M. Co.....103 Mission
Maier, Chas.....834 Kearny
Philadelphia Shoe Co.....10 Third
Rosenthal, Feder Co.....216 Post
Rosenthal's Inc.....107 Kearny
Siebe Shoe Co.....130 Main
Sommer & Kaufmann.....28 Kearny
Sullivan, J. T.....20 Fourth
United Workingmen's Boot & Shoe Co.....42 Second
Williams-Marvin Co.....569 Market
Wolf, H. & Bro.....208 Sixth
Young, George H.....117 Bush

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American Box Factory....815 Brannan

BREWERIES.

Burnell & Co.....409 Battery
Hibernia Brewery.....1225 Howard
National Brewing Co.....762 Fulton
Union Brewing and Malting Co...
.....18th and Florida
Wunder Brewing Co.....
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Bauer-Schweitzer, H. & M. Co.....
.....632 Sacramento
Illinois and Pacific Glass Co..10 Main

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Patent Brick Co.....Safe Deposit Bldg

BRIDGE BUILDERS.

S. F. Bridge Co.....220 Market

BROKERS—CUSTOM HOUSE.

Bunker, C. D. & Co.....435 Battery
Harper, F. F. G. & Co..409 Washington
Heise, Chas. Ed. & Co.....510 Battery
Mattoon & Co.....530 Battery
Mayhew, F. E. & Co.....424 Battery
Reed, George W.....500 Battery
Swayne, Hoyt & Co.....405 Battery

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E.....122 Davis
DuVal, W. M. & Co.....221 Front
Maillard & Schmeidell....307 Sansome
Page Bros.....302 California
Waniorek, M.....406 California

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Birnbaum, H. B.....123 California

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Barth, J. & Co.....480 California
Girvin & Eyre.....426 California
Goldman, Max .....312 Pine
Hecht Bros. & Co.....312 Pine
Heliman, A. C.....317 Hayward Bldg
Hirshfeld, C.....79 Nevada Block
Perry, John, Jr.....411 Montgomery
Politzer & Co.....Clunie Bldg
Politz, Edward & Co.....403 California
Rehfisch & Hochstadter..413 California
Toplitz, Joseph B.....330 Pine

BROKERS—TICKET.

Ottinger, A.....620 Market

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Van Laak, The Mfg Co.....
.....Harrison and Twenty-eighth

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Continental Building and Loan Association.....301 California
Pacific States S. L. & B. Co....410 Pine

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Waterhouse & Price.....
.....29 New Montgomery

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S. F. Electric Protective Co., The..
.....230 Montgomery

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....S. W. cor. O'Farrell and Mason
Bayle, Lacoste & Co.....534 Clay
Boyes, James & Co.....108 Clay
Clayburgh & George.....339 Kearny
Decourtieux, A.....529 Merchant
Finke, Fred H.....5 Steuart
Herman, Benj.....Bush and Franklin
Hofmann & Woenne.....735 Market
Katz, F. & Sons.....California Market
Poly, Clayburgh & Co.....339 Kearny
Patek, F. & Co.....500 Washington
Roberts, W. F.....2817 California
Schweitzer, J. & Co.....416 Clay
Stone & Ecklon Co., The.....236 Sixth
Taaffe, Wm. & Co.....1495 O'Farrell

BUTCHERS' SUPPLIES.

Pacific Butchers' Supply Co.....
.....790-792 Mission

CANNED GOODS.

W. G. M. Canning Co.....149 Fremont

CAPITALISTS.

Bishop, Chas. R.....530 California
Center, John .....
Denicke, E. A.....510 Montgomery
Denman, James .....2380 Steiner
.....N. E. cor. 16th and Shotwell
Fontana, Mark J..California and Front
Hopkins, E. W.....324 Pine
Hopkins, Timothy.....Mills Bldg
Levy, H. M.....41 Nevada Block
McDonald, Jasper .....Mills Bldg
Dean, Walter E.....81 Nevada Block
Moore, A. A., Jr.....Hayward Bldg
Payne, Warren R.....330 Pine
Phelan, James D.....Phelan Bldg
Pope, George A.....Hayward Bldg
Schmidt, John A.....425 Ellis
Smith, F. M.....101 Sansome
Spreckels, Claus.....327 Market
Spring Valley Water Works .....
.....Geary and Stockton
Thomas, H. W.....327 Market
Thompson, R. R.....503 California

CARPENTERS AND BUILDERS.

Miller, Geo. E.....614 Commercial
Murray, S. C.....632 Howard
Robinson & Gillespie.....411 Sutter

CARPETS.

Gullixson Bros.....955 Market
Hulse, Bradford & Co.....760 Mission
Schlueter & Volberg.....217 Sutter
Walcom, Geo. & Co.....402 Sutter
Walter, D. N. & E. & Co....529 Market

CARPET CLEANING MACHINERY.

Sanitary Devices Mfg. Co..308 Market

CARPET CLEANING WORKS.

Spaulding, J. & Co.....353 Tehama

CARRIAGE COMPANIES.

United Carriage Co.....Palace Hotel

CARRIAGE AND BUGGY MANUFACTURERS.

Babbitt, J. H.....314 McAllister
Grave, B. Co.....421 Pacific
Holmes, H. E. & Co.....740 Folsom
Larkins & Co.....651 Howard
O'Brien & Sons.....
.....Golden Gate Ave. and Polk
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.....Market and Tenth
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Freeman, I.....1327 Market

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CHEMICAL WORKS.
Western Chemical Co..Office 3214 25th

CHEMISTS.
Curtis, J. M. & Son.....123 California

CHEWING GUM MANUFACTURERS.
American Chicle Co.....27 Main

CHIMNEY PIPE.
Clawson, L. E. & Co.....1340 Market

CHOCOLATE MANUFACTURERS.
Ghirardelli, D. Co.....104 Pine

CHRONOMETERS AND NAUTICAL INSTRUMENTS.
Pascoe, J. C.....305 Battery
Weule, Louis.....231 California

CIGAR AND TOBACCO DEALERS.
Adler, Ben.....750 Market
Bamberger, J. & Co....406 Sacramento
Blaskower, M. & Co...223 Montgomery
Cahen, Sig.....22 Montgomery
Ehrman Bros. & Co.....225 California
Gunst, M. A. & Co.....203 Kearny
Heyneman, Herman.....204 Sansome
Judell, H. L. & Co.....428 Sansome
Lane & Connelly.....204 Market
Lewis, Wm. & Co.....24 California
Michalitschke Bros.....410 Market
Michalitschke, Chas....101 Grant Ave.
O'Brien & Keller.....101 Powell
Ordenstein, Max.....322 Battery
Plagemann, H. & Co.....709 Market
Rinaldo Bros. & Co.....300 Battery
Schench, L.....228 Market
Schoenfeld, Jonas.....508 Washington
Willard Bros.....636 Market

CIGARETTE MANUFACTURERS.
John Bollman Co., The.....679 Front

CIRCULAR DISTRIBUTERS.
Weil, W. M.....106 Pine

CLOAK AND SUIT HOUSES.
Cailleau, Armand.....114 Kearny
Davidson, D. M. & Co.....52 First
Gebhardt, C. & Co.....1114 Market
Golden Gate Cloak and Suit House
.....1230 Market
Kelly & Liebes.....120 Kearny
Livingston & Co.....867 Market
Ransohoff, L.....117 Geary
Smith, H. L.....726 Market

CLOTHING DEALERS.
Alexander & Danziger.....20 Sansome
Brown Bros. & Co.....520 Market
Carroll & Tilton Company..811 Market
Frank Bros.....535 Kearny
Hasting Clothing Co...23 Montgomery
Hirsch Bros.....221 Montgomery Ave.
Hirsch, L. & Co.....927 Kearny
Hoffman, Rothschild & Co..11 Battery
Keilus, Chas. & Co.....132 Kearny
Mandel, Wiener & Co.....125 Sansome
Neustadter Bros.....133 Sansome
Pauson & Co.....200 Kearny
Prager, A. J. & Sons.....857 Market
Roos Bros.....Kearny and Post
Straus, Louis.....11 Sansome
Summerfield & Roman...5th & Market

COAL DEALERS.
Allen, Chas. R.....144 Steuart
Brooks, Peyton H.....Mills Bldg
Campbell, Arthur C.....524 Second
Cantley, James.....960 Howard
Easton, J.....131 Folsom
Fritch, Geo.....110 East
Greenberg, A. H.....1419 Ellis
Lewald, Sanford G. Co...1735 O'Farrell
Middleton, John.....309 Stockton
Morton, Thomas.....674 Geary
Oregon Coal and Navigation Co....
.....Broadway and East
Peabody, E. & Co.....35 Clay
Rosenfeld's Sons, John..605 Montgomery
San Francisco and San Joaquin
Coal Co.....515 Safe Deposit Bldg
Stafford, W. G. & Co.....214 East
Western Fuel Co.....318 California

CODFISH DEALERS.
Alaska Codfish Co.....17 Davis
Union Fish Co.....24 California

COLLECTORS.
Curtin, D. A.....Mills Building

COMMISSION MERCHANTS.
Allison, D. E. & Co....117 Washington
American Produce Co.....
.....Drumm and Washington
American Mercantile Co...420 Battery
Armsby, J. K. & Co.....138 Market
Atchinson, B. M. & Co.....
.....Union Square Market
Biagi, D. & Co.....520 Sansome
Butler, F. W. Co.....427 Sansome
Byxbee, J. Fessenden .....48 Market
Caffrey, John.....21 Sutter
Campodonico & Burns.....501 Front
Cerruti Mercantile Co.534 Washington
Cutter & Mosely.....302 California
Dairymen's Union.....128 Davis
De Bernardi, D. & Co.....409 Front
Demartini, John & Co..315 Washington
De Pue, Edgar J.....324 Pine
Detels, M. P.....218 California
Dodge, Sweeney & Co.....114 Market
Doyle, H. & Co.....511 Clay
Duffy, J. J. & Co.....304 Washington
Eveleth-Nash Co.....422 Front
Friant, A. & Co.....524 Sansome
Galli, A. Fruit Co.....516 Sansome
Garcia & Maggini.....100 Washington
Getz Bros. & Co...Davis and Sacramento
Gray & Barbieri.....309 Washington
Greenway, E. M.....48 Nevada Block
Griffith-Durney Co.....200 California
Grinbaum, M. S. & Co., Ltd.....
.....327 Merchants' Exchange
Growers' Co-operative Agency....
.....425 Front
Guggenhime & Co.....118 Davis
Guichard, Robt. F.....507 Front
Haight, Fred B.....212 Front
Hammer & Co.....212 Sacramento
Hilbert Mercantile Co.....136 Second
Hillens, F.....200 Davis
Hilmer & Bredhoff.....36 California
Hulme & Hart.....650 Fifth
Hume, R. D. & Co.....
....Merchants' Exchange Building
Hyman Bros.....206 Sansome
Ivancovich, J. & Co....209 Washington
Jacobs & Malcolm.....112 Washington
Jaudin, H. U. & Co...3251 Washington
Kittle, H. de W.....20 Pine
Landsberger & Son.....123 California
Leist, C. J. & Co..Sacramento & Davis
Lercari, C. J. & Co....214 Washington
Levy, A. & Co.....401 Davis
Lichtenberg, William....419 California
Loaiza, W. & Co.....202 Sansome
Lowry, W. G. & Co.....40 California
Macpherson & Cochrane.....
.....215 Washington
Martens, Read & Co.....303 Front
Minaker & Welbanks.....501 Sansome
Mitchell & Goodall....310 Washington
Montealegre & Co...410 Hayward Bldg
Morris Bros.....206 Front
Newbauer, H. W.....107 Front
Phillips, M. & Co.....20 Pine
Portuguese Commission Co...209 Clay
Roussel & Davidson.....19 California
Scatena, L. & Co.....104 Washington
Schultz-Hansen Company....310 Davis
Schwartz Bros.....421 Market
Sherwood & Sherwood.....212 Market
Sloss & Gerstle.....310 Sansome
Southern Pacific Milling Co.....
.....224 California
Sresovich, L. G. & Co.....521 Sansome
Tilden, H. N. & Co.....211 Sacramento
Trobock & Bergen.....505 Sansome
Van Husen & Co..Washington & Davis
Webster & Dunbar.....304 Davis
Welch & Co.....220 California
Wetmore Bros.....415 Washington
Wheaton, Pond & Harrold..110 Davis
Wolf & Sons.....321 Davis
Wolfen, Max & Co.....423 Front
Wolff, William & Co.....216 Mission
Zentner, J. & Co..Front & Washington

CONFECTIONERS.
Blum, S.....Polk and Sutter
De Martini, L. Supply Co....112 Front
Gruenhagen & Co.....20 Kearny
Haas, Geo. & Son.....810 Market
Hromada, Adolph Co.....202 Battery
Lechten Bros.....1257 Polk
Maskey, Frank.....32 Kearny
Rhine, Henry & Co....210 Sacramento
Roberts, Geo. F. & Co..Polk and Bush
Rothschild & Ehrenpfort.....118 Main
Seidl, J. & Co.....619 Battery
Townsend, W. S.....715 Market

CONTRACTORS AND BUILDERS.
Fahy, Richard.....518 Noe

COOPERS.
California Barrel Co.....327 Market
Carl Cooperage Co.....217 Commercial
Herbert & Vogel.....
....N. E. cor. Broadway and Front
Woerner, David. Cooperage Co....
.....14th and Harrison

COOPERAGE STOCK.
Richards, J. W.....
.....Callfornia Safe Deposit Bldg

CORDAGE MANUFACTURERS.
Tubbs Cordage Co.....611 Front

COTTON GOODS.
California Cotton Mills Co.....
.....East Oakland, Cal.

CRACKER MANUFACTURERS.
American Biscuit Co.....
.....Broadway and Battery
Pacific Coast Biscuit Company.....
.....Second and Folsom

CREDIT BUREAU.
Merchants' Credit Association of California .....123 California

CROCKERY AND GLASSWARE.
Anglo-American C. &. G. Co..108 Pine
Cowen-Heineberg Co.....318 Front
Nathan-Dohrmann Co.....122 Sutter
Schloss Crockey Co.....409 Market
Sternheim, S. & Son.....528 Market
Wiedero, H. O.....Fourth and Mission

CRUSHED ROCK.
Cal. City Rock Co.....503 Market

DAIRY MACHINERY.
De Laval Dairy Supply Co...9 Drumm

DEPARTMENT STORES.
Emporium, The.....Market
Smith's Cash Store.....27 Market

DOORS AND WINDOWS.
California Door Co.....20 Drumm

DRAYMEN AND STORAGE.
Rocarde, J. B., Drayage Co..19 Drumm
Emmons, G. W.....212 California
Farnsworth & Ruggles.....25 Davis
McNab & Smith.....205 Davis
Morton Draying and Warehouse Co., The.....110 Battery
Overland Freight and Transfer Co.
.....203 Front
Raubinger Bros.....305 Sacramento
Rode, C. B. & Co.....404 Battery
Strauss, K.....118 Battery
Teele & Co.....708 Sacramento
Union Transfer Co..Bryant and Second
Western Transfer and Storage Co..
.....323 Front

DRIED FRUITS.
Griffin & Skelley Co.....132 Market
Phoenix Raisin Seeding and Packing Co.....202 Market
Rosenberg Bros. & Co...211 California

DRUGGISTS.
Ayers, Edw. N.....229 Leavenworth
Bayley, E. P.....318 Grant Ave.
Boericke & Runyon.....330 Post
Broemmel, J. G..B.....2501 Callfornia
Burnett, G. W.....8 Turk
Calegaris, Joseph..Kearny and Pacific
Carpenter, Dr. Lewis .....1498 Fulton
Clough, Frank.....400 Elils
Esters Von Krakau, W..25th & Folsom
Fauda, C. O.....1600 Stockton
Ferry Drug Co.....8 Market
Fletcher, David M.....
....S. W. cor Van Ness and Geary
Gates, J. R. & Co.....417 Sansome
Grant Drug Co.....38 Third
Grazer, F. A.....2291 Mission
Lainer, Rd. Drug Co...699 McAllister
Langley & Michaels Co.....34 First
Leipnitz, G. & Co.....250 Sutter
Lengfield's Pharmacy.....202 Stockton
Mack & Co.....13 Fremont
Owl Drug Co.....1128 Market
Redington & Co.....23 Second
Richards & Co.....406 Clay
Rockstroh, F. E.....1098 Howard
Ryan, D.....3402 Mission
Schmidt, Val..S. W. cor. Polk & Jackson
Smith, E. J.....158 Eddy
Union Drug Co.....400 Sutter
Wakelee & Co....Bush & Montgomery
Weck Co., F. A....158 New Montgomery

DRUGGISTS' SUPPLIES.
Beckett, F. A. & Co.....220 Sutter

DRY AND FANCY GOODS HOUSES.
Bauer Bros. & Co.....21 Sansome
Bernstein, Sylvan L.....120 Sutter
City of Paris Dry Goods Co., The..
.....Geary and Stockton
Clayburgh, L. J. & Co.....6 Sutter
Davis, R. D. & Co.....
.....Geary and Grant Ave.
Dinkelspiel, L. & Sons.....39 Battery
Graf Bros.....569 Market
Greenberg & Greenberg..31 Grant Ave.
Hale Bros.....979 Market
Heller, Bachman & Co....112 Sansome
Kennedy, R. T. Co.....1106 Market
Kohlberg, M. S. & Co.....121 Sansome
Lippman Bros.....501 Hayes
Livingston Bros.....123 Post
Marcuse, M. & Co.....125 Sansome
Michels & Wand.....26 Kearny
Murphy, Grant & Co..Sansome & Bush
Nathan, A.....2004 Market
Newman & Levinson.....129 Kearny
O'Connor, Moffatt & Co.....121 Post
Priester, Joseph .....1415 Stockton
Sachs Bros. & Co.....Sansome & Bush
Samuels Lace House Co., The D...
.....235 Sutter
Schmidt, Ben. J. & Co.....125 Sansome
Schoenholz Bros. & Co.....110 Sixth
Schwartz, S. C.....2704 Twenty-fourth
Semeria, Henry & Co.....11 Sansome
Silverman, J.....222 Third
Strauss & Frohman.....107 Post
Strass, Levi & Co.....16 Battery
Weill, Raphael & Co..Kearny & Post
Weinstock, Lubin & Co.....
.....Geary and Grant Ave.

DYEING AND CLEANING.
F. Thomas Dyeing and Cleaning Works, The.....27 Tenth
Hickman, Henry.....3915 Sacramento

DYESTUFFS, COLORS AND CHEMICALS.
Kuttroff, Pickhardt & Co.....
.....215 Sacramento

EDUCATIONAL INSTITUTIONS.
Heald's Business College.....24 Post
S. F. Business College.....738 Mission

ELECTRIC SIGN MANUFACTURERS.
Novelty Sign Co.....127 Eddy

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brooks-Follis Electric Corp 527 Mission
California Electrical Wks...547 Mission
Century El ctric Company....28 Second
Doble Co.. Abner...Fremont & Howard
Electric Railway and Manufacturers' Supply Co.....68 First
General Electric Co.....Crossley Bldg
Hetty Bros.....126 Eddy
Klein Electrical Co., The J. M....
.....107 Battery
Summerhayes, W. R.....627 Howard
Independent Electrical Construction Co.....31 Second
Westinghouse Electric and Manufacturing Co.....425 Market

ELECTRO-PLATERS.
Denniston's San Francisco Platlng Works .....743 Mission
Golden West Plating Works..103 Beale
Merle, A. Co.....515 Mission
Marwedel, C. W.....58 First

ELEVATOR MANUFACTURERS.
A. J. McNicoll Elevator Co..209 Second
Cahill & Hall Elevator Co....133 Beale
Holman, W. L.....210 Fremont
Otis Elevator Co.....509 Howard

EMBROIDERIES AND LACES.
Levy, Jules & Bro.....5 Sansome

ENGINEERS, CIVIL.
Ferris & Haas.....320 Sansome

ENGINEERS, CONSULTING AND CONTRACTING.
Stratton & Bryant ..121 New Montg'y

ESSENTIAL OILS.
Boldemann, A. C. & Co.....120 First

EXPORTERS AND IMPORTERS.
Castle Bros.....463 Mission
Jennings, Rufus P.....6 California
Maldonado & Co., Inc....419 California
Schmitz, C. & Co.....215 Sacramento

FIRE PROOFING.
Western Expanded Metal and Fire Proofing Co.....Rialto Bldg

FIREWORKS.
California Fireworks Co....219 Front

FLORISTS.
Cleis, Fred.....1180 Valencia
Jacquemet, Joseph.....506 Eureka
Sievers & Boland.....25 Post

FLOUR MILLS.
Capitol Mills.....114 Sacramento
Sperry Flour Co.....133 Spear
Stockton Milling Co....112 California

FORWARDING AGENTS.
Earl, D. W. & Co....129 Crocker Bldg

FOUNTAIN PENS.
Cardinell-Vincent Co.....27 Jessie

FRUITS AND VEGETABLES.
Omey & Goetting....California Market

FURNITURE—HOUSE AND OFFICE.
Aronson, A.....340 Post
Bateman, William.....835 Folsom
Breuner Co., John.....261 Geary
Chicago Clock Co.....113 Grant Ave.
Cordes Furniture Co.....245 Geary
Eastern Outfitting Co....1310 Stockton
Friedman, M. & Co.....237 Post
Fuller Desk Co., The G. H..648 Mission
Fredericks, J. & Co.....34 Ellis
Indianapolis Furniture Co..750 Mission
Kragen's .....1015 Market
McCann, Belcher & Allen....600 Sutter
Milwaukee Furniture Co..932 Howard
Pattosien Co.....16th and Mission
Plum, Chas. M. & Co.....1301 Market
Sloane, W. & J. & Co.....116 Post
Smith Furniture Co., A. B.....128 Ellis
Sterling Furniture Co....1039 Market
Weber, C. F. & Co.....526 Market
Wilson Bros.....1710 Market
Wisconsin Furniture Co.....
.....324 Parrott Bldg
Yawman & Erbe Mfg. Co.....
....Mission and New Montgomery

FURNITURE MANUFACTURERS.
Fink & Schindler Co., The..1309 Market
Johnson, Harry Co.....780 Mission

FURS.
Berwin & Gassner.....110 Kearny
Hoeflich, Albert.....116 Grant Ave.
Kocour, Ad.....121 Post
Liebes, H. & Co.....139 Post
Wallace, Robert.....219 Grant Ave.

FUSE & MATCH MANUFACTURERS.
Metropolitan Match Co.....709 Front

GAS FIXTURES.
California Gas Fixture Co..517 Mission
Day Co., Thos.....725 Mission

GAS ENGINE MANUFACTURERS.
Schilling, Adam & Sons.....211 Main

GAS ENGINES AND SCALES.
Economist Gas Engine Co..519 Howard
Fairbanks, Morse & Co....310 Market
Union Gas Engine Co.....244 First
Von Serkey Gas Engine Co....219 Main

GAS GENERATORS.
Bullard & Breck .....131 Post
Pacific Acetylene Gas Co.....176 First
Reichert, Theodore.....625 Sutter

GAS METERS AND STOVES.
Pacific Meter Co.....24 Jessie

GAS REGULATORS.
Gas Consumers' Association..455 Sutter

GENERAL MERCHANDISE.
Heilbroner, L.....446 Ellis
Levin, J. & Co.....35 Taylor

GLASS MANUFACTURERS.
United States Glass Co.....18 Sutter

GLOVES.
California Glove Co .....84 Third
Centemeri, P. & Co.....109 Grant ave.
Moss, Geo. A.....101 Post
Steinberger & Kalisher....609 Mission

GLUE MANUFACTURERS.
California Glue Works..123 California

GRAIN AND BEAN DEALERS.
Barnard, W. C. & Co.....
.....Sacramento and Davis

GRANITE AND MARBLE DEALERS.
Back, F. J.....791 San Jose Ave.
Seregni & Fernieri.....Flood Bldg

GRAPHOPHONES AND PHONOGRAPHS.
Columbia Phonograph Co....125 Geary

GROCERS.
Arnold, H. B.....Valencia and 21st
Bibo, Newman & Ikenberg..1447 Polk
Claussen, C.....23d and Capp
Cluff Co., William.....201 Market
Ehrman, M. & Co.....104 Front
Foge & Mohr.....5th and Mission
Foster, S. & Co.....26 California
Getz, M. & Co.....512 Mission
Goldberg, Bowen & Co.....432 Pine
Granucci Bros.....521 Front
Haas Bros.....100 California
Hartter, Hayes & Co.....216 Front
Heitman, H.....395 Geary
Hollmann, Henry.....2805 Mission
Hooper & Jennings.....213 Front
Hurley, J. T.....Hayes and Webster
Irvine Bros.....1302 Polk
Lennon, John A.....315 Clay
Lewin-Meyer Co.....34 Market
Meyer, A. & Co.....16 Sacramento
Parks Bros. & Co.....418 McAllister
Peters Bros.....798 Haight
Rathjen Bros.....39 Stockton
Rothschild, John & Co..115 Sacramento
Schleef & Creyer.....1125 Powell
Stulz, Joseph A..533 Montgomery Ave.
Sussman, Wormser & Co.....
.....S. E. cor. Market and Main
Tillman & Bendell.....327 Battery
West, Elliott & Gordon.....31 Sixth
Wellman, Peck & Co.....321 East

GUNS AND AMMUNITION.
Bekeart, Phil B. Co.....114 Second
Clabrough, Golcher & Co..538 Market
E. E. Drake.....86 First
Shreve & Barber.....739 Market
Winchester Repeating Arms Co..
.....127 First

HARDWARE.
Arnold Hardware Co.....23 Davis
Baker & Hamilton.....2 Pine
Bennett Bros.....35 Sixth
Brown, Chas. & Son.....807 Market
Dunham, Carrigan & Hayden Co..
.....19 Beale
Froelich, Christian.....202 Market
Holbrook, Merrill & Stetson..235 Market
Ils, J. G. & Co.....814 Kearny
Lloyd-Scovel Iron Works..159 Fremont
Marwedel, C. F.....58 First
Montague, W. W. & Co....309 Market
Mossford, Moses.....3885 24th
Pacific Hardware and Steel Co....
.....Mission and Fremont
Palace Hardware Co.....603 Market
Philpott, C. H. Co.....823 Market
Pike, A. W. & Co.....461 Mission
Rosekrans, H. & Co.....511 Sixth
Smith, Peter A.....614 Fourth
Tayler & Spotswood Co..135 Fremont
Unna. The Harry Co.....115 Battery
Woods, Chas. M.....420 California

HARNESS AND SADDLERY.
Jepson Bros. Co.....110 Market
Johnson, J. C. & Co.....122 First
Liebold Harness Co.....211 Larkin

HATTERS.
California Hat Co.....597 Mission
Collins & Co.....1018 Market
Colman Co.....130 Kearny
Fisher & Co.....9 Montgomery
Kline, Louis & Co.....106 Bush
Lundstrom, K. A.....605 Kearny
Meussdorffer, K. & Son.....8 Kearny
Meyer, C. H. & Bro.....32 Sansome
Triest & Co.....116 Sansome
Union Hat Co.....578 Mission

HAY AND GRAIN DEALERS.
Anspacher Bros.....214 Pine
Chase, W. W. Co.....1938 Market
Ellis, H. C. & Co.....44 East
Meyer, Albert.....2303 Geary
Scott & Magner.....615 Sixth
Somers & Co.....564 Sixth
Vermeil. J. L.....3142 Mission

HEATING & VENTILATING
Grannis, J. G. & Co.....565 Mission
Royal Heating Co., Inc....738 Mission

HERMETIC CLOSURES.
Landsberger, J. A. Co.....208 Market

HORSE SHOEING.
Odea, Martin.....126 Geary

HOTELS.
Abrahamson, A.....1012 Van Ness
Brun, Benj. J.....1420 Van Ness ave.
California Hotel Co..Bush, near Kearny
Holm & Saxtorph, Baldwin House..
.....30 Ellis
Hotel St. Francis....Powell and Geary
Kingsbury, George W.....Lick House
Kirkpatrick, John C.....Palace Hotel
Occidental Hotel.....Montgomery
St. Nicholas Hotel Co.....
.....Market and Hayes
Shores, L.....The Wentworth
Turpin, F. L., The Royal.....126 Ellis

HOUSEHOLD UTENSILS.
Wiester & Co.....22 Second

ICE DEALERS.
Consumers' Ice Company...420 Eighth
Merchants' Ice and Cold Storage
Co.....Lombard and Sansome
Union Ice Co.....735 Fourth

INSURANCE.
Ahpel & Bruckman.....209 Sansome
Alliance Assurance Co...416 California
Berthau, Cesar.....423 California
Butler, Geo. E.....413 California
Christensen, Edwards & Goodwin..
.....220 Sansome
Com'l Union Assurance Co.....
.....416 California
Craig, Hugh.....210 Sansome
Davis, J. B. F. & Son.....215 Sansome
Dornin, Geo. D.....Hayward Bldg
Firemen's Fund Insurance Co....
.....401 California
German Ins Co., of Freeport..337 Pine
Grant, Geo. F.....218 Sansome
Gutte & Frank.....303 California
Herold, Rudolph Jr.....415 California
Ins. Co. of North America....202 Pine
Landers, William J.....205 Sansome
Liverpool & London & Globe Ins.
Co., The.....422 California
London and Lancashire Fire Ins.
Co. .....320 Montgomery
Manheim, Dibbern & Co...217 Sansome
Milwaukee Mechanics' Ins. Co....
.....410 California
Nathan & Kingston...501 Montgomery
New York Life Ins. Co.....Mills Bldg
New Zealand Ins. Co....312 California
Northwestern National Insurance
Co.....315 Safe Deposit Bldg
Norwich Union Fire Ins. Society..
.....314 California
Pacific Mutual Life Ins. Co. of
Cal..Montgomery and Sacramento
Pacific Surety Co....Safe Deposit Bldg
Palache & Hewett.....313 California
Parker, Chas. M. T.....
....409 Mutual Savings Bank Bldg
Potter, Edward E.....412 Pine
Preferred Accident Insurance Co..
.....Mills Bldg
Shields, A. M.....Crocker Bldg
Sperling, Frank.....307 Parrott Bldg
Stovel, C. J.....122 Sansome
Transatlantic Fire Ins Co..221 Sansome
Voss, Conrad & Co.....204 Sansome
Watson, Taylor & Sperry.....322 Pine
Watt, Rolla V.....Pine & Sansome
Wilson & Painter..320 Hayward Bldg

IRON WORKS.
California Iron Yard.....640 Second
Macauly, H. C. & Co.....155 Bluxome
Morton & Hedley.....215 Harrison
Vulcan Iron Works.....505 Mission

JAPANESE PRODUCTS AND FANCY GOODS.
Marsh, G. T. & Co.....214 Post
Nippon & Company.....507 Dupont
Solomon, C., Jr.....422 Battery

JAPANESE AND CHINESE SILKS.
Hart, B.....13 Sansome
Mendelson Bros.....7 Battery

JEWELERS.
Baldwin Jewelry Co.....844 Market
Bohm, Bristol Co.....104 Geary
Brittain & Co.....120 Geary
California Jewelry Co.....134 Sutter
Carrau & Green.....220 Sutter
Eisenberg, A. & Co.....126 Kearny
Elgin National Watch Co..206 Kearny
Fershtand, Theodore.....126 Kearny
Glindeman, W.....5 Third
Greenzweig, George & Co..206 Kearny
Hall, A. I. & Son.....84 Third
Hammersmith & Field.....36 Kearny
Heringhi, Leo.....8½ Stockton
Huguenin, Adolph .....227 Grant ave.
Isaacs, Abe.....343 Kearny
Judis, Alphonse Co.....
.....Mutual Savings Bank Bldg
Nordman Bros.....134 Sutter
Phelps & Adams.....120 Sutter
Radke & Co.....118 Sutter
Schneidewind, H. J.....822 Valencia
Schussler, M. & Co.....713 Market
Schwartze, K. G.....502 Battery
Schweitzer, Joseph.....707 Market
Shreve & .Co.....Crocker Bldg
Sorenson, James A. Co.....103 Sixth
Vanderslice. W. K. & Co....136 Sutter

JEWELERS' SUPPLIES.
Armer & Weinshenk.....220 Sutter
Muhs & Lochbaum Co.....738 Mission

KNITTED GOODS.
Gantner & Mattern Co.....20 Post
Pfister, J. J. Knitting Co.....60 Geary

LADIES' FURNISHING GOODS.
Davis, Schonwasser & Co.....134 Post
Magnin & Co.....920 Market
Marks Bros.....1210 Market
Paragon, The.....1306 Market
Rosenthal, S. & Co.....937 Market

LADIES' TAILORS.
Flamm, G.....1435 Polk
Gadner, A.....2012 Fillmore
Lowenthal & Co.....914 Market
Paternost, J.....684 Sutter
Rothschild, M.....526 Sutter

LAMPS.
Boesch Lamp Co.....585 Mission
Bauer Lamp & Reflector Co.510 Mission

LAUNDRIES.
La Grande Laundry.....23 Powell
National Laundry Co.....472 Geary
S. F. Laundry Association....131 Ellis
U. S. Laundry Association.....
.....3111 Sixteenth
White Star Laundry.....330 Market

LAUNDRY MACHINERY.
Troy Laundry Machinery Co.....
.....583 Mission

LAW BOOK PUBLISHERS.
Bancroft-Whitney Co....612 California

LEAF TOBACCO DEALERS.
Kohlberg & Co.....526 Washington

LEATHER AND LEATHER GOODS DEALERS.
Bissenger & Co.....401 Front
Brown & Adams.....325 Front
Dulfer & Nelson.....209 Mason
Frank, S. H. & Co.....408 Battery
Harpham & Jansen....524 Washington
Kullman, Salz & Co.....582 Mission
Wagner Leather Co.....306 Clay

LIME AND CEMENT.
Cowell, Henry & Co.....211 Drumm
Holmes Lime Co.....24 Sacramento

LITHOGRAPHERS.
Britton & Rey.....525 Commercial
Galloway Lithographing Co.....
.....410 Sansome
Mutual Label and Lithograph Co..
.....Second and Bryant
Roesch, Louis Co.....325 Sansome
Union Lithograph Co.....325 Sansome

LIVERY STABLES.
Christensen, E. C. & Son..1210 Valencia
Clemens, C. J.....409 Taylor
Kelly, Thos. & Sons.....1629 Pine
Nolan, John & Sons....1611 California

LUMBER DEALERS.
Albion Lumber Co..33-34 Crocker Bldg
Blyth & Trott.....Spear and Mission
Carter, Geo. E. & Co..52 Crocker Bldg
Casper Lumber Co..812 Hayward Bldg
Dodge, E. J. Co.....6 California
Dolbeer & Carson.....10 California
Excelsior Redwood Co.....204 Front
Gage, Mills & Co.....330 Market
Gray's Harbor Commercial Co....
.....237 California
Greenewald, O. H.....308 Crossley Bldg
Hammmond Lumber Co.....
....Merchants' Exchange Building
Hihn, F. A. Co.....Santa Cruz
Hobbs, Wall & Co., Inc 124 California
Hooper, C. A. & Co.....204 Front
Hooper, F. P. & J. A.....4 California
Jones. Richard C. & Co.....739 Bryant
Meyer, Adolph.....1510 Devisadero
Pacific Lumber Co.....Rialto Bldg
Pope & Talbot.....314 California
Renton, Holmes & Co.....Mills Bldg
Scott & Van Arsdale L. Co.....
.....Fifth and Brannan
S. F. Lumber Co.....Third and Berry
Sierra Lumber Co.....320 Sansome
Simpson Lumber Co.....14 Spear
Slade, S. E., Lumber Co....6 California
Tacoma Mill Co.....300 California
Truckee L. Co. of S. F.....6 California
Union Lumber Co...Sixth and Channel

MACARONI MANUFACTURERS.
California Italian Paste Co.....
.....347 Sacramento

MACHINERY AND ENGINEERS' SUPPLIES.
Bay City Engineers & Supply
Co.....322 Howard
Cal. Hydraulic Engineering and Sup-
ply Co.....17 Fremont
California Engineering and Con-
struction Co.....907 Rialto Bldg
California Tool Works.....143 Beale
Cyclops Iron Works.....223 Main
Evans, C. H. & Co.....183 Fremont
Garratt, W. T. & Co.Fremont & Natoma
Hall, Robert.....108 Main
Harron, Rickard & McCone..21 Fremont
Henshaw, Bulkley & Co.....
.....Fremont and Mission
Martin Pipe & Foundry Co.....
.....33 New Montgomery
Meese & Gottfried Co.....167 Fremont
Moore, Chas. C. & Co..First and Mission
Pacific Tool and Supply Co..467 Mission
Pennington, Geo. W. Sons. Inc....
.....313 Folsom
Ralston Iron Works.....222 Howard
Rogers' Engineering Co.....
.....109 New Montgomery
Tatum & Bowen.....34 Fremont
The Compressed Air Machinery Co.
.....26 First
Union Iron Works.....222 Market

MANUFACTURERS' AGENTS.
Alden, S. F. & Co.....300 Rialto Bldg
Eberhard Co., The Geo. F...12 Drumm
French & Linforth.....308 Market
Hughson & Merton.....105 Front
Insecticide Co., The.....819 Market
Luscombe & Isaacs.....22 Sansome
Morgan & Allen Co.....134 Sutter
Robinson, Geo. H.....226 Bush
Young, Carlos G.....23 Davis

MARBLE WORKS.
Musto, Jos. & Sons.....709 Battery

MATTRESSES AND UPHOLSTERY.
Crescent Feather Co...510 Washington
Hoey, John.....716 Mission
Schrock, W. A.....21 New Montgomery

MEN'S FURNISHHING GOODS.
Atkins, R. C. & Sons..123 Montgomery
Baumel, Fred J.....1608 Market
Bullock & Jones Co.....106 Sutter
Cluett, Peabody & Co.....582 Mission
Elkus Brenner Co.....17 Battery
Greenebaum, Weil & Michels.....
.....17 Sansome
Hansen & Elrick....Market and Third
McNamara & Moran.....7 Battery
Meyerstein Co.....6 Battery
Morgan Bros.....229 Montgomery
Rogerson, J. C.....535 Valencia
Schoenfeld, Adolph.....1334 Market
The Toggery.....628 Market
United Shirt and Collar Co..25 Sansome

MERCHANT TAILORS.
Growall, W. L. Co..Mut. Sav. Bk. Bldg
Harshall, Abe.....12 Kearny
Jacobi Bros.....413 Montgomery
Lyons, Charles.....721 Market
Martin Bros.....17 Stockton
Poheim, J. T.....1110 Market
Reid, John & Son.....78 Geary

METAL WORKS.
American Can Co.....214 Mission
Finn, John Metal Works...313 Howard
Pacific Metal Works.....139 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.
Bausch & Lomb Optical Co. of Cal.
..... 230 Sutter

MILK AND CREAM.
Berkeley Farm—N. J. Nelson.....
.....1228 Folsom
Jersey Farm Co.....851 Howard
Loewe, Wm. G.....624 Russia
Pippy, Geo. H.....Nevada Block
S. F. Cream Depot.....1929 Mission
Standard Milk Co.....3201 16th

MILLINERY.
Butler, Schultze Co.....723 Market
Hinz & Landt.....543 Market
Holm & Nathan .....84 Third
Muller & Raas Co.....
....New Montgomery and Mission
Spencer & Mitau .....1026 Market
Toplitz, R. L. & Co.....545 Market
Zobel, Lud. Co.....919 Market

MILLWRIGHTS.
Dibert Mfg. Co.....225 Mission

MINERAL WATERS.
Cook's Mineral Water...19th & Castro
Eggers, Chas. & Co.....118 Eureka
Mt. Shasta Mineral Spring Co.....
.....Sixth and Brannan

MINING COMPANIES.
Alaska Treadwell Gold Mining Co.
.....Mills Bldg.
Bourn, W. B.....401 California
Pew, John W.....310 Pine
Quarre, Geo....Cal. Safe Deposit Bldg.
Ralston, W. C.....331 Pine

MINING MACHINERY.
Woodbury, Geo. E.....223 First

MUSLIN AND FLANNELETTE UNDERGARMENTS.
Reynolds, The Geo. W. Co..597 Mission

MUSTARD MANUFACTURERS.
Burr. C. C. & Co.....2111 Stockton

NECKWEAR. MANUFACTURERS.
Heineman, H. M.....109 Sansome

NOTIONS AND SMOKERS' ARTICLES.
Son Bros. & Co.....15 Sansome

OILS.
Porter, W. S.....Hayward Bldg.
Standard Oil Co.....Rialto Bldg

OPTICIANS.
Berteling Optical Co.....16 Kearny
California Optical Co.....205 Kearny
Chinn-Beretta Optical Co...991 Market
Haskell & Jones Co.....243 Grant Ave.
Hirsch & Kaiser.....7 Kearny
Kahn, H. & Co.....642 Market

OYSTER DEALERS.
Darbee & Immel.. 30 Union Sq. Market
Moraghan, The M. B. Oyster Co..
.....380 Brannan
Morgan Oyster Co., The.....614 Third

PACKERS OF CANNED SALMON.
Alaska Packers' Association.308 Market

PAINTS AND OILS.
Bass-Hueter Paint Co.....816 Mission
Cal. Paint Co.....236 First
Clinch, C. G. & Co.....7 Front
Fuller, W. P. & Co....Pine and Front
Magner Bros.....215 California
Nason, R. N. & Co.....115 Front
Rea, L. A. & Co.....1318 Stockton
Whittier-Coburn Co.....20 Fremont

PAINTERS AND PAPER HANGERS.
Beck, W. T. & Sons....729 Devisadero
Brace, N.....447 Valencia
Downing, Thomas, Inc.....289 Post
Fraser, John P.....418 Post
Johnson, Joseph A.....517 California
Stader, C.....Glen Park
St. Denis, J. & Co.....344 Sutter
Stein, M.....30 Sacramento
Swan, J. S.....717 Market

PAPER BOXES.
Pacific Fold. P. B. Factory..14 Fremont

PAPER AND PAPER BAG MANUFACTURERS.
Cal. Paper and Board Mills.....
.....40 California
Crown Paper Co.....707 Front
Union Bag and Paper Co....406 Front
Union Pulp and Paper Co..410 Sansome

PAPER AND PAPER BOXES.
Fleishhacker, A. & Co.....520 Market

PATENT DOOR OPENERS AND CLOSERS.
Rischmuller, Geo.....2449 Nineteenth

PHARMACEUTICAL PREPARATIONS.
Burgess, Frank P.....941 Howard
California Fig Syrup Co....392 Church
Law. Herbert E.....Rialto Bldg
National Pharmacy Co..214 Townsend

PHOTOGRAPHERS.
Taber Photo Co.....121 Post
Weidner, Chas.....36 Geary

PHOTO-ENGRAVERS.
Bolton & Strong.....621 Clay
Sunset Photo & Engraving Co....
.....Market and Tenth
Union Photo Engraving Co.....
.....144 Union Square Ave.

PHOTOGRAPHIC SUPPLIES.
Andrews. T. P.....109 Montgomery
Kirk, Geary & Co.....112 Geary

PIANO AND ORGAN DEALERS.
Allen, Wiley B. Co.....931 Market
Curtaz, Benj. & Son.....20 O'Farrell
Kohler & Chase.....Kearny and Post
Mauzy, Byron.....308 Post
Pommer-Eilers Music Co....653 Market
Sherman, Clay & Co.....139 Kearny

PICKLE MANUFACTURERS.
Fisher Packing Co.....
.....North Point and Stockton
Pacific Vinegar and Pickle Works.
.....122 Davis

PLANING MILLS.
Birth, L. H.....709 Bryant
Hansen, A.....Berry, near Sixth
Townley Bros.....18th and Folsom

PLUMBERS.
Ickelheimer, S. & Bro.....20 Geary
Murray Bros.....623 Sacramento
Snook, Wm. & Son. ..602 Montgomery
Wilson, W. F.....328 Stockton

PLUMBING, HEATING AND STEAM SUPPLIES.
Dalziel-Moller Co.....557 Mission
Gulick & Wetherbee.....210 Mason
Tay, Geo. H. Co.....49 First

PORK PACKERS AND PROVISION DEALERS.
Armour Packing Co.....309 Davis
Buttgenbach, Joseph.....336 Fourth
Cudahy Packing Co.....125 California
Heineman & Stern.....906 Larkin
Roth, Blum & Co.....201 California
South S. F. Pack. &. Prov. Co..117 Davis
Western Meat Co..Sixth and Townsend
Wilfert Bros.....1378 Market

POULTRY AND DAIRY PRODUCE.
Fodera, A.....526 Montgomery
O'Brien & Spotorno.....Cal. Market
Tiddy. Richard.....Spreckels Market

POWDER WORKS.
The California Powder Works....
.....Wells-Fargo Bldg

PRESS CLIPPINGS.
Allen's Press Clipping Bureau ....
.....30 California

PRINTERS.
Barry, The J. H. Co..429 Montgomery
Bent & Meyerderks.....40 California
Commercial Publishing Co...463 Mission
Cubery & Co.....587 Mission
Davis, Thos. J. & Son.....523 Market
Dempster Bros..Glen Park Ave. & Bond
Freygang-Leary Co.....113 Davis
The Gilmartin Co.....19 First
Janssen Printing and Binding Co..
.....23 Stevenson
Monahan, John & Co..412 Commercial
Murdock, C. A. & Co.....532 Clay
Mysell-Rollins Co.....22 Clay
Partridge, John.....306 California
Pernau Bros.....543 Clay

Phillips & Van Orden Co.....508 Clay
Roberts, John W.....220 Sutter
Spaulding, George & Co.....414 Clay
Stanley-Taylor Co., The....656 Mission

PRINTERS' INK.

Reed & Goodman.....513 Sacramento

PRINTING MACHINERY.

Swain, Hadwen Mfg Co.....215 Spear

PROPERTY OWNERS.

Andros, Milton.....320 Sansome
Ballard, Dr. J. Stow.....610 Hyde
Bancroft Property, The.....721 Market
Bishop, Thomas B.....532 Market
Crocker Estate Co....54 Crocker Bldg
D'Evelyn, Dr. Frederick W.....
.....Phelan Building
De Vecchi, Poalo, M. D..Crocker Bldg
Deichmiller, C., D. D. S.....
.....Y. M. C. A. Bldg
Flood, James L.....7 Nevada Block
Gibbons, Henry, Jr., Dr.....920 Polk
Heller, E. S.....24 Nevada Block
Hewes, D.....412 Kearny
Hill, Horace L.....124 Sansome
Hooker, C. G.....967 Bush
Kellogg, Sheldon G....711 Crocker Bldg
Keyes, Alex D.....1008 Mills' Building
Law, Hartland .....Crossley Bldg
Mayre, Geo. T., Jr....234 Montgomery
McNutt, Dr. W. F.....1220 Sutter
Montgomery, D. W., M. D.....
.....1301 Van Ness ave.
Page, Charles .....905 Mills' Building
Parrott, John .....401 Parrott Bldg
Payson, A. H.....641 Market
Pillsbury, E. S.....105 Crocker Bldg
Pischel, Kaspar, M. D.....Crocker Bldg
Quinn, John E.....2130 Green
Rosenthal, Dr. C. H.....636 Baker
Scheeline, S. C.....214 Pine
Schussler, Herman.....126 Stockton
Shiels Estate Co.....324 Bush
Stevens, Martin.....Mills Bldg
Tevis, Wm. S.....Mills Bldg
Van Orden, Dr. C. L.....606 Sutter
Westerfeld, Carl..Claus Spreckels Bldg
Wilson, A. W.....2430 Broadway

PUBLISHERS.

Traffic Publishing Co..429 Montgomery

PUMPING MACHINERY.

Dow, Geo. E., Pumping Engine Co.
.....149 First
Jackson, Bryon, Machine Works...
.....411 Market
Platt Iron Works Co.....11 First

RATTAN WORKS.

Coulter's Rattan Works.....227 Sutter

REAL ESTATE DEALERS.

Ashton & Gardiner.....411 Montgomery
Babin, Landry C.....413 Kearny
Baldwin & Howell.....25 Post
Baldwin, O. D. & Son..22 Montgomery
Boardman Bros. & Co..138 Montgomery
Buckingham, A. E.....26 Montgomery
Burnham & Marsh Co..211 Montgomery
Bush, David & Son..Safe Deposit Bldg
Cranston, Wm. Co.....114 Montgomery
Crim, W. H. & Co.....118 Montgomery
Davis, Alfred E.....323 Montgomery
Easton, Eldridge & Co..14 Montgomery
Ehrenpfort, Wm.....801 Fillmore
Giselman, William, Trustee.....
.....120 Phelan Bldg
Hendrickson, William & Co.....
.....614 Claus Spreckels Bldg
Heyman, Oscar .....14 Post
Hooker & Lent.....14 Post
Hooper, E. J.....26 Montgomery
Lyon & Hoag.....116 Montgomery
Madison & Burke.....30 Montgomery
Magee, Thos. & Sons....5 Montgomery
Martin, Walter S.....916 Market
McElroy, R. D.....4 Phelan Bldg
Nelson, Johnson & Co..203 Montgomery
Oliver, P. B.....114 Montgomery
Patterson, George W. H....1026 Pine
Realty Syndicate, The.....14 Sansome
Rich, A. J. & Co.....112 Montgomery
Sachs, Sanford.....214 Pine
San Francisco and Suburban Home
Building Society.....708 Market
Schlesinger, Nathan...304 Montgomery
Schroth Co., The.....3 Hardie Place
Scooffy, Leonidas J.....26 Montgomery
Shainwald, Buckbee & Co.....
.....210 Montgomery
Strassburger, I. & Co....484 California
Surryhne, F. B.....114 Sutter
Umbsen, G. H. & Co.....14 Montgomery
Von Rhein Real Estate Co., Inc..
.....513 California
Woodward, Edwin W..11 Montgomery

RECREATION GROUNDS.

Herman, R.....Harbor View Park

REFINERS.

Selby Smelting and Lead Works..
.....416 Montgomery

RESTAURANTS.

Arfsten, Eichler & Co.....228 Kearny
Bay State Restaurant.....29 Stockton
Bergez, John.....332 Pine
Bertz, J.....24 Ellis
Besozzi, Louis.....504 Market
Blanco, A. B...N. E. cor. Eddy and Mason
Breuss, M. A.....70 Third
Christesen, M. A. C.....26 Fifth
Collins & Wheeland...329 Montgomery
Detjen & Mengel.....35 Market
Galindo, F. B.....133 O'Farrell
Johnson Restaurant Co....725 Market
Krone, F. W.....35 Geary
Larsen, C. G.....16 Eddy
Malfanti, J. & Co.....110 O'Farrell
Nissum, James .....115 Grant Ave.
Peterson, P.....623 Kearny
Pouchan & Schlatter .....33 O'Farrell
Priet, P. & Co.....Geary and Stockton
Ravn & Karstensen.....111 Market
Swain, Frank A.....213 Sutter
Techau, R. J.....Mason, near Ellis
Westerfeld, P. & Co.....1035 Market
Wicker & Hermanson.....
.....Market St. and Park Ave.
Zinkand, Chas. A.....927 Market

RIGGERS.

Smith & Rice.....118 Howard

ROOFERS AND ROOFING MATERIALS

Pacific Refining and Roofing Co..
.....113 New Montgomery

ROOFING AND BUILDING PAPER.

The Paraffine Paint Co.....24 Second

RUBBER GOODS.

Boston Woven Hose and Rubber
Co.....14 Fremont
Bowers Rubber Co.....42 Sacramento
Goodyear Rubber Co.....577 Market
Morgan & Wright.....1067 Mission
West Coast Rubber Co....32 Fremont
Winslow, C. R. & Co.....44 Second

RUBBER STAMPS.

Patrick & Co.....111 Sansome

RUG MANUFACTURERS.

California Rug Co.Fillmore & Lombard

SAFES

Halls' Safe and Lock Works.....
.....605 Market
Hermann Safe Co.....307 Battery
Parcells-Greenwood Co..216 California

SAW WORKS.

California Saw Works.....210 Mission
Simonds Saw Co.....31 Main

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co.....122 McAllister

SCOTCH TWEEDS.

Craig Bros.....120 Sutter

SCREEN WORKS.

Quick, John W.....221 First

SEEDS AND GRAIN.

Bowen, E. J.....815 Sansome

SEEDS AND PRODUCE.

Volkman, Chas. M. & Co.....408 Front

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons.....17 Spear
Gladding, McBean & Co....Rialto Bldg
Steiger Terra Cotta and Pottery
Works .....Mills Bldg

SEWING MACHINES.

Evans, J. W.....1021 Market
Jackson, Wm. E.....612 Montgomery
Singer Mfg. Co.....22 Post
White Sewing Machine....1878 Market
Willcox & Gibbs Sewing Machine
Co.....334 Post

SHEET IRON AND PIPES.

Smith, Francis & Co.....83 Fremont

SHEET METAL WORKS.

Shields, Thomas.....548 Mission

SHEET MUSIC AND MUSICAL INSTRUMENTS.

Mauvais, The Zeno Music Co.....
.....933 Market

SHIP BUILDERS.

Boole, W. A. & Son, Inc..20 California
Pacific Shipyard and Ways Co....
.....35 Steuart
Turner, Matthew .....40 California
Whelan, John A. & Bros....28 Steuart

SHIP CHANDLERS.

Foard, L.....3 Steuart
Josselyn, G. M. & Co.....38 Market
Lewis, Anderson & Co.....24 East
Weeks Co., S. F.....31 Market

SHIPPING AND COMMISSION.

Alexander & Baldwin, Ltd..308 Market
Balfour, Guthrie & Co..316 California
Chapman, W. B.....123 California
Dempster & Son.....320 Sansome
Eddy, Falk & American Trading
Co.....123 California
Gale, J. W.....410 Davis
Grace, W. R. & Co.....
..N. E. cor. California and Battery
Herrmann, Geo. Co.....310 Sacramento
Johnson-Locke Mercantile Co.....
.....123 California
Lund, Henry & Co...Pine and Sansome
Marcus, Geo. & Co.....418 California
Mitsui & Co.....
....Merchants' Exchange Building
McNear, G. W.....326 California
Meyer, Wilson & Co.....210 Battery
Moore, Ferguson & Co..310 California
Newhall, H. M. & Co.....309 Sansome
Otis, McAllister & Co....109 California
Parrott & Co.....306 California
Plummer, Geo. E. & Co....51 Steuart
Spreckels, J. D. Bros. & Co..327 Market
Tyson, R. J. & Co.....18 California
Ulrichs, J. F.....122 Clay
Williams, Dimond & Co.....202 Market

SHIPSMITHS.

Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.

Ulman, Seeligsohn & Brown.....
.....715 Mission

SILK MANUFACTURERS.

Carlson-Currier Co.....8 Sutter
Nonotuck Silk Co.....84 Third

SILVERWARE.

Glidden, W. B.....110 Sutter
Whitney, John B.....120 Sutter

SMOKERS' ARTICLES.

Heininger, C. P. & Co.....535 Market

SOAP & TALLOW MANUFACTURERS.

Fischbeck & Glootz....214 Sacramento
Lille, Charles.....
.....N. W. cor. Bay and Webster
Luhn, Otto & Co.....117 Diamond
Newell & Bro.....217 Davis

SODA MANUFACTURERS.

Horstmann Co., John.....675 Bryant

SODA WATER APPARATUS AND SUPPLIES.

G. J. Becht Company.....572 Geary

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co..Union & Octavia

SPANISH PRINTING.

Torres, Jos. M.....518 Sacramento

SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co.....141 First

STAMP DEALERS

Sellschopp, W. & Co.....113 Stockton

STARCH MANUFACTURERS.

Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towne.....55 First
Bonestell, Richardson Co..401 Sansome
Crocker, H. S. Co.....215 Bush
Heynemann, Milton, Marshall Co..
.....415 Montgomery
Le Count Bros.....533 Market
Zellerbach, A. & Sons.....418 Sansome

STEAM ENGINE MANUFACTURERS.

Ohmen Engine Works .....132 Main

STEAMSHIP AND TRANSPORTATION COMPANIES.

Cal. Transportation Co....Pier No. 5
Cook, Thos. & Co.....621 Market
Fugazi, J. F. & Co..5 Montgomery Ave.
International Navigation Co....21 Post
Loveland, H. D., Manager Pacific
Traffic Com. Co....Hayward Bldg
Northern Commercial Co.Crossley Bldg
Occidental and Oriental Steamship
Co...707 Merchants' Exchange Bldg
Pacific Coast Steamship Co...10 Market
Pacific Mail Steamship Co.....
....707 Merchants' Exchange Bldg
San Francisco Dry Dock Co.....
.....302 California
Ship Owners' and Merchants' Tug
Boat Co.....302 California
Toyo Kisen Kaisha .....421 Market

STEVEDORES.

Eschen & Minor.....8 Mission
Freese, A. C.....55 Mission

STORE AND OFFICE FIXTURES.

Simmen, John .....348 Phelan Bldg
Thoms, J. W.....
.....1009 Claus Spreckels Bldg

STOVE AND IRON FOUNDRIES.

Graham, James, Mfg. Co....14 Second
Steiger & Kerr.....18th and Folsom

SURGICAL INSTRUMENTS.

Folkers, G. A. W.....330 Post
Hoppe & McConnell.....404 Sutter

SURVEYING INSTRUMENTS.

Lietz, A. Co.....422 Sacramento

SYRUPS.

Colonial Maple Sugar and Syrup
Co.....3460 Twenty-fifth
Long Syrup Refining Co.....
.....Eighth and Brannan
Pacific Coast Syrup Co....713 Sansome

TABLE CEREALS.

Pacific Cereal Association.....226 Clay

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Arnstein, Simon & Co.....585 Market
Baumgarten, J. & Co.....578 Mission
Ford, C. W. R. & Co.....116 Sutter
Reiss Bros. & Co.....24 Sutter

TAILOR TO TRADE.

Hilp, Henry, Tailoring Co., Inc...
.....Third and Jessie

TANNERS.

Eagle Tannery .....
.....26th and San Bruno Ave.
Legallet-Hellwig Tanning Co.....
.....401 Front
Norton Tanning Co.....312 Clay

TEAS, COFFEES AND SPICES.

Argonaut Tea and Spice Co.....21 Main
Brandenstein, M. J. & Co.....
.....Spear and Mission
Burmester, Henry W.....1854 Market
Caswell, Geo. W. & Co..414 Sacramento
Folger, J. A. & Co.....104 California
Grandjean, Henry .....419 Jackson
Guittard Mfg. Co.....119 Front
Hills Bros .....128 Market
Huddleston & Co.....52 Market
Jones-Paddock Co.....26 Fremont
Schilling, A. & Co...Second and Folsom
Thlerbach, Chas. F. & Co..306 Battery
Tyler, S. H. & Son.....310 Front

TELEPHONE AND TELEGRAPH COMPANIES.

Pacific States Telephone and Tele-
graph Co., The .....216 Bush

TENTS AND AWNINGS.

Ames & Harris, Inc...100 Sacramento
Neville & Co.....530 Davis

THEATERS.

Belasco & Meyer.....Alcazar Theater
Orpheum Circuit Co.....113 O'Farrell

TIMBER PRESERVING.

S. F. Timber Preserving Co.....
.....223 Folsom

TIN PLATE MANUFACTURERS.

Williams, I. B.....Mills Bldg

TITLE INSURANCE.

California Title Insurance and Trust
Co.....410 Montgomery

TOWEL COMPANIES.

Mercantile T. & L. Co.....331 Eighth
S. F. Towel Co., The.....819 Folsom

TOYS AND NOVELTIES.

Cal. Notion and Toy Co.....526 Market

TRANSFER COMPANIES.

S. F. Transfer Co.....118 Ellis
Morton Special Delivery Co.....
.....110 Battery
Pacific Transfer Co.....20 Sutter
People's Express Co.....106 Steuart
Wells, Fargo & Co. Express.....
.....Second and Mission

TRUNKS.

Hirschfielder & Meaney.....14 Sutter
Malm, C. A. & Co.....220 Bush
Oppenheimer, James .....1 Ellis
Pacific Trunk and Bag Co..625 Mission

TURKISH BATHS.

Greenhood, L. H.....222 Post
Lindstrom & Johnson.....415 Sutter

TYPEWRITERS AND SUPPLIES.

Alexander, L. & M. & Co.....
.....110 Montgomery
Bannan's Typewriter Exchange....
.....307 Montgomery
Bornemann, Geo. C. & Co....117 Sutter
West Coast Typewriting Co.....
.....401 Hayward Bldg
Yost Writing Machine Co.....
.....327 Montgomery

UNDERTAKERS.

Gray, N. & Co.....353 Sutter
Halsted & Co.....946 Mission
Maass, H. F. Co.....917 Mission
Valente, Marini & Co....1524 Stockton

UNDERTAKERS' SUPPLIES.

California Casket Co.....934 Mission

UNDERWEAR.

Deimel Linen Mesh System Co....
.....110 Sutter

UNIFORMS AND REGALIA.

Pasquale, B. & Sons.....123 Geary

VALVES AND FAUCETS.

West Coast Safety Faucet Co.....
.....223 Mission

VARNISH MANUFACTURERS.

Berry Bros., Ltd.....809 Mission

VINEGAR MANUFACTURERS.

Consumers' Y. & V. Works....213 Eddy
Golden Gate Compressed Yeast Co.
and Potrero Yeast Vinegar Co.
.....348 Sutter

WAGON AND CARRIAGE MATERIALS

Holt Bros. Co.....30 Main
Waterhouse & Lester .....524 Howard

WALL PAPER AND MOLDINGS.

Quadt, John .....1614 Market
Tozer, L. & Son .....762 Mission
Uhl Bros.....655 Market

WAREHOUSES.

Grangers' Business Association...
.....309 California
Haslett Warehouse Co., The.....
.....206 California
Lombard Warehouse Co., Inc.,.....
.....225 Fremont
S. F. Warehouse Co.....41 First
South End Warehouse.....
.....Townsend and Second

WELL BORERS.

Lowe, J. W.....126 Kearny

WIRE AND WIRE ROPE.

Pacific Steel and Wire Co....100 Front

WELSBACH MANTLES AND SUPPLIES

Welsbach Co.....359 Sutter

WINES AND LIQUORS.

Arnhold, B. & Co.....
.....Townsend and Stanford
Berges & Domeniconi....708 Sansome
Braunschweiger & Co.....5 Drumm
California Wine Association..661 Third
Chauche & Bon.....17 First
Chevalier, F. & Co.....15 Beale
Crown Distilleries Co...Beale & Mission
French-American Wine Co.....
.....756 Brannan
Friedman, Paul .....312 Battery
Gundlach-Bundschu Wine Co., The.
.....434 Bryant
Herrscher-Samuel Co., Inc...521 Market
Hey, Grauerholz & Co.....224 Front
Hilderbrandt, Posner & Co..118 Market
Holtum-Schmidt Co., Inc....565 Market
Holtum, Ferdinand .....517 California
Hotaling, A. P. & Co.....431 Jackson
Italian-Swiss Agricultural Colony..
.....Montgomery and Sacramento
Jones, Mundy & Co.....123 California
Korbel, F. & Bros.....723 Bryant
Kuhls-Schwarke & Co.....129 Sutter
Lachman & Jacobi....Second & Bryant
Levy, Simon & Co.....211 Battery
Livingston & Co.....206 Davis
Lubben, John..California and Sansome
Lyons, E. G. and Rass Co., The....
.....549 Mission
Mann, C. M. Co., Inc., successor to
I. de Turk.....216 Sacramento
Martinoni, E.....714 Front
McDonald & Cohn.....120 Front
McLeod & Hatje.....515 Market
Meinecke, Chas. & Co..314 Sacramento
Metzger, Leo & Co.....118 Battery
Moore-Hunt Co., The Jesse..200 Davis
Naber, Alfs & Brune.....323 Market
Napa and Sonoma Wine Co.....
.....10th and Howard
Neuman, W. & Co.....501 Market
Oakville Wine Co....Folsom and Army
Pike, B. D. & Co.....525 Market
Rathjen Co., The.....46 Ellis
Rheinstrom Bros.....125 Mission
Rosenblatt Co., The .....717 Battery
Schilling, C. & Co.:.....230 Brannan
Schlesinger & Bender .....
.....Brannan and Boardman
Schultz, Wm. A. & Sons....523 Front
Shea, Bocqueraz & Co.....525 Market
Siebe Bros. & Plagemann..328 Sansome
Spruance-Stanley Co.....410 Front
Sroufe, John & Co.....208 Market
Sutter Home Wine and Distilling
Co.....1295 Folsom
Van Bergen, N. & Co.....418 Clay
Weniger, P. J. & Co.....101 Powell
Wetmore, Bowen & Co.....410 Post
Wichman, Lutgen & Co.....29 Battery

WIRE AND WIRE ROPE.

American Steel and Wire Co..10 Pine
Roebling's, John A. Sons Co.....
.....25 Fremont

WOOD DEALERS.

Union Wood and Timber Co.....
.....Third Street Wharf

WOOD MANTEL MANUFACTURERS.

Bush & Mallett Co.....Crossley Bldg
Rigney, Thos. F.....641 Mission

WOOD AND WILLOW WARE.

Levenson & Co.....209 Front

WOOL.

Denigan, Thos., Son & Co..132 Market
Koshland, S. & Co.....426 California
San Francisco Wool Sorting and
Scouring Co.....652 Fifth

WOOLEN MANUFACTURES.

Sheideman, B.....214 Pine

WRECKERS.

Whitelaw Wrecking Co.....253 Spear

MERCHANTS' ASSOCIATION REVIEW.

CIRCULATION, 6,000 COPIES.

Issued monthly at the office of the Association, Mills Building, 7th Floor, Rooms 6, 7, 8 and 9. Telephone Main 5945.

FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the REVIEW.

FRANK MORTON TODD, EDITOR.

WHERE THE REFORM IS REALLY NEEDED

Attacks on the one-man principle in the city charter have at last begun. The preceding Grand Jury, or at least a majority of it, suggested that the appointing of the Police Commissioners be taken away from the Mayor and vested in the Superior Judges.

It is exactly what we expected. The inevitable reaction against the theory that good city government can be secured by making the Mayor solely responsible for administration began some time ago, and its embodiment in a definite suggestion has only waited for the public to become convinced by experience that though we have a solely responsible Mayor, the municipal administration is bad. The remedy proposed is of doubtful merit. Its tendency would be to draw the Superior Judges into politics. Whoever controls the police department, controls the city, and "the force" will always be a bone of contention. Politicians who wanted to get hold of it could not let the Judges alone. Candidates for the bench might be tempted to promise bad appointments to obtain its support.

It is the police department this time, but how soon will somebody be suggesting, or demanding, that the appointing of the Commissioners of Public Works be taken from the Mayor? And the Civil Service Commissioners? And the Fire Commissioners? And when all that is done, if it ever should be, we shall be right where we started when the good political theorists told us what we really needed was one-man power in the city government so that its possessor could be held "solely responsible;" right where we were when we went groping for relief among charters and documents and things on paper.

It is all wrong. It goes on the wrong principle. The responsibility for good government is with the people themselves, and they are finding out that they can neither evade it nor delegate it to somebody else. They must elect good men to office. If they will do that and keep doing it, they will have no trouble about the government. If they persist in electing the other kind, or permitting bosses to elect them, no printed charter, however ingenious, or on whatever profoundly philosophical theory constructed, is going to do them any good.

The charter, as it stands, is probably as good as any other. It is good with a good Mayor, and bad with a bad one. The thing to reform is not the organic law, but the people of San Francisco. If they will reform themselves, they will find they can take their government back into their own hands without tinkering the charter very much.

POLITICS AND PATRIOTISM

Every man has a right to thirst for some distinction. It is an honorable and exalted ambition, provided it is honorably and exaltedly cherished. When the distinction thus desired is of a political character, no finer motive can come into any man's life, for it impels to the most altruistic service, through the most scientific means, and promises the highest gratification of the intellectual and moral nature.

It is a sad anomaly that among the best people in this country to-day, political ambition should have fallen into discredit, and should be regarded by many otherwise sensible men as a fit subject for shame, or at least a feeling of diffidence. Yet it is true. How much of the sentiment is due to reckless attacks on public men and how much to the general and growing neglect of public affairs by the bulk of the community is hard to say. Good men fear to seek office because they fear attacks on their reputation, and perhaps there is some justification for the fear, but if they sought office more, and with greater persistency and got the offices they sought, the bad American habit of abusing public officials might decline.

Political ambition, in the breast of an honorable man, is simply patriotism made practical. If we could have an epidemic of it in this country our public ills would soon be cured.

Mr. Lincoln Steffens recently said at a public dinner in Boston that if graft is a necessity in business and politics, then we ought to teach it to the children. Steffens speaks the wise word. We might as well stop fighting germ diseases as to cease opposing the contagion of dishonor merely because so many people catch it.

Mr. Jacob Riis has departed, but the influence of his fine, manly character will remain in this community for years. We have no doubt Mr. Riis could have been a highly successful grafter had he chosen that course, but he preferred the straight, hard path of duty, and of service to his fellows. It is gratifying to reflect that he has, as his reward, more honor than money can ever buy anybody.

Apparently, there is only one thing the matter with the plans of the State Medical Society for tuberculosis sanatoria—they lack breadth. Probably this is natural to such a new proposal, and arises out of the fear that if too much is asked nothing will be granted. Yet the arrangements should provide for all cases where the victim is a bona fide resident of California; rich as well as poor, incurable as well as curable. No harm would be done if non-residents should be admitted on payment of the right charges, which could be made high enough to help support the institution. In other words, the sanatoria should have a solid business basis. The fear that they would be centers of contagion is being rapidly dissipated by popular knowledge. The best evidence for them is the fact that in those already established and properly conducted, in the East and in Germany, the attendants do not contract the disease.

Boston has an inspector of gas fixtures. Such an official would undoubtedly be useful in San Francisco, provided he were an honest one, selected on his merits and not appointed to pay for political service to some party organization. He would prevent a great many fatalities in the course of the year if he were conscientious about his work.

MR. ERWIN'S EXPOSITION VIEWS.

Mr. J. W. Erwin, who took to the St. Louis Exposition, to illustrate his San Francisco lectures, a series of Northern and Central California views that was voted the best stereopticon exhibit at the Fair, has returned with a collection of beautiful pictures of the great Exposition. Mr. Erwin lectured at the Alhambra on the evening of Thursday, January 26, to the delight of a critical audience. His scenes are the next thing to seeing the Exposition itself. The color and light effects in the dissolving views are exceptionally fine, and his photographs of the San Francisco building and the crowds that thronged it were the object of particular pride on the part of loyal San Franciscans.

HOW TO ORGANIZE FOR GOOD GOVERNMENT.

The recent annual dinner of the Merchants' Association had all the characteristics of an old-fashioned revival meeting. There was the emotion, the solemnity, the firm resolve to lead a new civic life. We are now about to see whether those who took part were born again or not. The influence of those present at that gathering is quite sufficient to redeem the city and place it in the front rank of the public-spirited, prosperous and well-governed municipalities of the world.

Those who were at that memorable meeting, however, constituted but a minute fraction of the really good citizens of San Francisco. We are nearly all good citizens. The criminals and grafters are in small minority. They rule the city, not by virtue of their numbers, but through their alertness and persistence. They can be beaten only by the exercise of the same qualities. That, however, means a great deal of work contributed by citizens without any expectation, hope, or even desire for personal reward except that which comes from the approval of one's own conscience, and the enjoyment of living in a well-governed city.

The method is simple. Any man, rich or poor, known or unknown outside his immediate neighborhood, but there recognized as an honest man, and who wants no public office or employment for himself or his friends, can organize his precinct for civic righteousness by making a list of his neighbors like unto him and calling them together for consultation and organization.

The sole object of the organization, for the present, should be the creation of a firm determination that that precinct and that district shall be represented in the next political conventions of all parties by the best men in the district, and incidentally the formation of an unwritten black list of those who must not be allowed to get into any convention.

The organization should be formed solely in the interest of good government. It should include honest men of all political faiths, and they should exchange confidences about the black sheep of their own parties. When the time comes for action it may be found best to act through the established political parties. That will appear in due time. The present object should be to get good men who cannot be fooled into all political conventions. That will compel the rogues to flock by themselves. And the person to lead in the movement in each precinct is the one who reads these lines.—*San Francisco Chronicle.*

Merchants' Association REVIEW

PUBLISHED MONTHLY BY THE BOARD OF DIRECTORS. ✻ DEVOTED TO MUNICIPAL GOVERNMENT AND PUBLIC INTERESTS. ✻

THE COLUMNS OF THIS PAPER ARE FOR THE DISCUSSION OF IDEAS. BUT THE VIEWS PRESENTED ARE NOT NECESSARILY THOSE OF THE MERCHANTS' ASSOCIATION.

VOL. 9. *SAN FRANCISCO, CAL., MARCH, 1905.* No. 103.

DOOR=BELL POLITICS.

THE HOUSE=TO=HOUSE CANVASS, VERSUS THE SALOON=TO=SALOON.

Carry Into the Homes of the People the Propaganda for Clean City Government, and You Will Find They Are Eagerly Awaiting You.

By FAIRFAX H. WHEELAN.

The door-bell campaign is the most effective known to the world of politics. It means hard, earnest work; it means interviewing the voter in his home, explaining to him the objects to be attained, and enlisting his support. *But it means victory for any honest cause.*

The professional politician does not approve of it. He ridicules it because he fears it.

The high-minded patriots who are in politics for all the traffic will bear do not like to see the householder disturbed. They deprecate "ringin' door bells," "wearin' out front steps," and "buzzin' people that don't know nothin' about politics"—"what's the use?"

The fact is, that in a house-to-house canvass the man who advocates an unworthy cause is at a disadvantage. The great majority of American citizens are honest. They do not sympathize with graft.

WHAT COULD THEY SAY?

Imagine the reception a brace of professional politicians would receive in the homes of San Francisco, if the two went from house to house importuning the citizens to re-elect dishonest officials. What argument could the visitors use that would appeal to the householder? Would it avail to say that the officials were good fellows; that they keenly enjoyed the emoluments of office and that they industriously profitted by their opportunities to acquire affluence? Could they excite the sympathy of the taxpayer for those who have squandered tax money? Could they gain the support of honest men for those who have reduced municipal graft to a science? Could they secure the allegiance of fathers of families for those who have perfected an alliance with vice? As well for Captain Kidd to take his black flag in hand and go from home to home in our city of San Francisco and endeavor to secure the support of our citizens for piracy and schemes of murder.

THE CAUSE MUST BE JUST.

No. When you go to honest men to plead for their votes you must have an honest cause. Such men cannot be coerced; they cannot be intimidated; they cannot be deceived. He who does not have full confidence in his cause; who does not know that it is in line with good citizenship; who does not hold it sacred and just, can never hope to make a successful door-bell campaign among American citizens. And he will never dare!

The professional politician is an adept at the saloon-to-saloon canvass. He shows himself a good fellow. He pays liberally for support. He cultivates the steam-beer boy. He secures him an opportunity to feed at the public crib. He stands on the corners and promises many things to the job-chasers. He intimidates all those who have relatives in the public departments, and all those whose business depends in any manner upon the good will or favor of Commissioners. But he never makes a house-to-house canvass. The nearest he comes to such a method of campaigning is to have his wife telephone around to the ladies of her acquaintance asking them to request their husbands to vote for her dear one.

ARGUMENTS OF GRAFT.

You can sum up the campaign of the professional politician in the following expressions: "Stand in, or else we'll put the screws on," "stand in and get a job," "stand in and take a share of the graft," "stand in or else we'll make it unpleasant for your relative in the city department," "stand in because I did you a favor once, or can do it hereafter," "stand in because my wife knows your wife," "above all, stand in, because I want preferment and I want it bad."

The citizen will note that in and about and all through such a campaign there is no talk about the interest of the public, the welfare of the city, the progress of man, or the elevation of the world. This kind of talk is reserved for the public speeches, and meets with vociferous applause.

To defeat a professional campaign of such a character it is necessary to bring to the polls the stay-at-home vote. The professional politician has won in the past because he has put himself in touch with the men who do vote at the primary election. The man who stands for bad government can win every time, if practically only those vote who are interested in that kind of government.

GOOD MEN MUST GET TOGETHER.

Men who stand for good citizenship must put themselves in touch with other men who stand for good citizenship. This can be done in no way so effectively as by a house-to-house canvass. Circulars and pamphlets and newspapers play an important part, but nothing can equal in effectiveness a door-bell campaign.

The men who take part in a house-to-house campaign, if they go forth for straight, honest, American principles, are invincible. The traditions of the past and the hopes of the future work in their favor. All the victories of man, all the past triumphs of the right over the wrong, all the achievements of justice, all the glory of America are behind them and aid their cause.

WHERE HONESTY IS INVINCIBLE.

In the presence of honest men, honesty is eloquent, graft is silent; decency speaks with a golden tongue, but indecency stands abashed

and is stricken dumb. Let the men who want clean politics, who wish honesty in office, who desire that the servants of the people shall be men of character and ability, make a house-to-house canvass. Let them interview the taxpayer, let them go to the householder and make known their cause. Let them say to every citizen in their district: "Organized graft is in possession of our city. The only way we know to displace it is by organized honesty, and we want you! And we want you on the firing line!"

To those who start out for the first time to make a house-to-house canvass the prospect is not alluring. To the tyro it seems like an ordeal. He is apt to feel that the householder may look upon his visit as an intrusion and may not want to talk politics. He has unpleasant thoughts relating to book agents, and he fears that his attention may be called to the "no peddlers" sign on the steps.

WORKERS WILL BE WELCOMED.

Let all such ideas be dismissed at once. They are not true to the fact. The slightest experience will demonstrate to anyone that pleads an honest cause that so far from the householder receiving him with displeasure, he will welcome him gladly, and will rejoice at the opportunity to talk over the political situation. An honest cause is the cause of all, and matters of public interest are of interest to every man. The householder will thank him for coming and will discuss the political situation freely.

I know whereof I speak. I have gone out on such a mission many times. I have visited the cottage of the poor man and the house of the rich. I have never received aught but kindly and courteous attention and in an overwhelming majority of cases promises of support for the right cause. Sunday, from 9 until 12:30 is the best time for the door-bell campaign. I have interrupted men at their breakfast. I have come in when they were in the midst of shaving, I have called them to the door when they were carpentering in the back yard, washing wagons in the basement, digging in the flower garden, painting the back steps, oiling buggies, washing dishes and taking care of the baby, but each and every one of them received me gladly when I said that I and my friend had called for the purpose of talking politics for a few moments. We were usually invited into the parlor, given the chair of honor, and when our cause was announced received a cordial endorsement.

There is nothing strange in this. Americans will gladly pay attention to any fellow citizen who desires to enlist them in the right kind of a political movement, until they cease to be Americans.

A LABOR OF PATRIOTISM.

No true man need hesitate to take up a door-bell campaign. Let him think not that it is in any sense beneath him. Upon the getting together of the men who stand for honesty, decency in office and purity in politics the future of our country depends. There has been too much standing aloof. We need more of the personal relation, the personal touch. No great cause ever prospered well or succeeded greatly without it. Let us go to the great mass of citizens, irrespective of race or creed, irrespective of station in life or worldly goods and organize them on the broad platform of honesty in office. "Thou shalt not steal!" When Moses said it, it was already old. When Folk said it, it was still new. It runs through all forms of government, and if it doesn't vivify them, they are dead.

Edmund Burke said: "When bad men combine the good must associate, else will they fall, one by one, an unpitied sacrifice in a contemptible struggle."

CITY IS HUNGRY FOR DECENT GOVERNMENT.

President Symmes Calls Upon the British-American Union for a Display of Good Citizenship, Preaches to the Methodist Preachers in the Cause of Practical Religion, and Appeals to the Sons and Daughters of the Revolution for the Exercise of True Loyalty in Behalf of a Better San Francisco.

The importance of a better condition of affairs for our city is being keenly realized in all quarters. The people are awaking to their duty. President Symmes has been called upon in many places during the past month to preach the doctrines of the Merchants' Association. Everywhere he has found eager audiences and a warm welcome for the principles the association represents, and an evident determination on the part of his hearers to do their best toward civic regeneration.

By request of the British-American Union, on the third of the month Mr. Symmes addressed an attentive audience of two hundred, rehearsing the methods and practices of this association and explaining the necessity of "organized effort" for municipal improvement and reform.

On the 20th, before a most appreciative audience at the Methodist "preachers' meeting," he declared that there could be no truly good Christian except he be a good citizen and does his duty to his State. And to the Sons of the Revolution on the 22d, and the Daughters of the Revolution on the 27th he emphasized the duty of the citizen to arise in behalf of suffering San Francisco and redeem her from the disgrace in which she has fallen through the corruption of her government.

Surely San Francisco is arousing when the president of the Merchants' Association is called upon four times within the month to address four totally different classes of people and preach the gospel of this association, upon such diverse occasions.

At the annual banquet of the Sons of the Revolution Mr. Symmes responded to the toast of "The President," and said:

"We are a nation of presidents—men presidents, ornamental and useful, presidents of great trusts and smaller corporations who provide receptacles for our earnings and into which so much is deposited and from which so little comes forth; charming 'Madame Presidents,' who preside with exceeding grace and dignity over women's clubs and federations, and who conduct them according to more rigid rules of parliamentary law than men ever dared to exercise; presidents of associations, societies, lodges and parlors; men presidents, women presidents and children presidents; but over and above them all is one president—*The President,* of whom all the rest are but poor imitations.

"Faithful and devoted to all the people, recognizing no section or class, *The President* calls upon us all to perform our part, and to govern faithfully and well the little portion of the land over which we preside.

"Ought we not then to be ashamed of our performance here? And whilst San Francisco cries out in distress to her good citizens to rally to her redemption, should not the Sons of the Revolution respond? In the land for which your ancestors fought, bled and died, are you not willing at least *to vote,* and to fight the little battle of the polls against thievery and corruption?

"And if you would claim the inherited honor of the Fathers of the Revolution and would do your duty by The President, who presides over all the nation, you should honestly and efficiently govern the city which is entrusted to your care and redeem her from her present disgrace."

ASSOCIATION OPPOSES RACE TRACK GAMBLING.

Directors Declare it Responsible for a Large Percentage of the Peculations of Trusted Employees.

The Board of Directors of the Merchants' Association has unanimously adopted the following resolution:

WHEREAS, A bill known as Assembly Bill No. 360, prohibiting betting or wagering, by pools or otherwise, within the State of California, on horse racing, has been introduced in the Legislature of California; and

WHEREAS, The Merchants' Association of San Francisco believes that race track gambling is demoralizing to any community and is directly responsible for a large percentage of the embezzlements and peculations of employees of mercantile houses, and that the enactment of such a law will be to the best interests of California, and particularly San Francisco; therefore, be it

RESOLVED, That the Merchants' Association of San Francisco emphatically endorses the aforesaid bill and asks the Legislature to enact the same.

MEMBERSHIP RAPIDLY INCREASES

Roll of the Merchants' Association now contains the names of 1,365 Business Houses.

During the past month there have been added to the membership of the Merchants' Association the following business firms:

C. W. Gould & Co., Commission Merchants....
.....312 Washington street
Foster & Orear, News Dealers....Ferry Building
Sanford Bros., Commission Merchants.....
.....411 Washington street
Charles G. Lathrop, capitalist.....
.....Stanford University
F. W. Wright, Hardware.....66 Third street

BALLOT-BOX STUFFER CONVICTED IN 8 MINUTES.

Merchants' Association Succeeds in the Prosecution of One More Assailant of the Suffrage.

The second of the Merchants' Association's cases against stuffers of the ballot box has terminated successfully. Adolph Steffens, who voted fraudulently at the primary on August 9th and was observed by Vice-President Fairfax H. Wheelan, was convicted by a jury in eight minutes, and on Saturday, February 18th, was sentenced by Judge Lawlor to three years in the penitentiary at San Quentin.

Steffens' crime was committed in the same polling place of the same precinct as Wyman's, on the same occasion, and, presumably, in the same interests. On learning of his indictment, Steffens fled to Los Angeles, but was traced, arrested, brought back and convicted with reasonable expedition.

Last month the Supreme Court decided against the contention of Joseph Rebstock that having testified before the Grand Jury, he was immune from prosecution for having refused to do his duty as an election officer at the August primary, and Mr. Rebstock will soon go to trial, prosecuted by District Attorney Byington, assisted by Attorneys Wright and Hosmer, for the Merchants' Association.

That the city is grateful to the association for its efforts in behalf of honest elections is evidenced by the association's continued rapid growth. Resignations of membership are less frequent than ever before, and accessions continue at a steady rate. On every side are heard, when the subject is mentioned, congratulations and expressions of confidence and good will. They indicate that the city as a whole understands perfectly what has threatened it and what service has been rendered in its defense. It only remains now for the citizens to secure themselves against a repetition of these crimes by the sort of intelligent and vigorous political action that will bring good city government to San Francisco.

ASSOCIATION SECURES NEEDED LEGISLATION.

Eight Measures Safeguarding Jury Trials and the Elective Franchise are Drafted and Introduced at Sacramento.

The Merchants' Association has introduced at Sacramento several legislative measures which recent experience in San Francisco has shown to be necessary to good government and clean jury trials. Many or all of these bills will be laws by the time this REVIEW has reached its readers, and to a larger extent than has heretofore been possible the ballot box in San Francisco will be safeguarded from stuffers of any political complexion.

In regard to trial by jury, the Association has endeavored to reform the law in such a manner as to eliminate professional jurors and supply in their places citizens of a higher character. The first bill provides for a shorter term of service on juries, limiting it to twelve days on a trial jury and thirty days on the panel, as in New York. Many business men would be more willing to serve on juries if they could be secured against a longer term.

The second bill disqualifies a juror from further service for a year. This is designed to put the professional juror out of business.

Senate Bill No. 363 extends the provisions of the purity of elections law to primary elections. The extension affects only the provisions of the purity of elections law which define crimes against the elective franchise, and does not refer to provisions requiring candidates to file sworn statements of their expenses. The object is to have a statute providing punishment for frauds against the franchise at primaries.

Senate Bill 364 amends the present law whereby witnesses in election fraud cases are not subject to prosecution for offenses testified to by them. It modifies this statute by providing that exemptions from prosecution only attach in favor of witnesses who testify under compulsion, and will not protect a witness who volunteers his statement under oath. The object is to retain to the authorities the same opportunities for forcing the truth in election fraud cases, but to prevent a witness by his voluntary testimony from thereby shielding himself from prosecution.

Assembly Bill No. 706 provides that primary precinct election officers shall possess the same qualifications as precinct election officers at general elections. It provides also that it is the specific duty of the Inspector to tender the oath as to party allegiance of a person challenged at a primary.

The purpose of Assembly Bill 916 is to prevent one man from fraudulently voting another's name at a primary election. It provides that before a voter is given a ballot at a primary his signature on the roster of voters must be compared with his signature on the register.

Assembly Bill No. 917 provides that at a general election the signature of a voter on the roster of voters must be compared with his signature on the register before he is given a ballot. It will serve the same general purpose at general elections as will be served by Assembly Bill 916 at primary elections.

The present law makes no provision for the custody of the roster of voters and it may now be destroyed at the conclusion of an election, thus doing away with the most perfect evidence in case ballot box stuffing has been committed. Assembly Bill No. 915 provides that the roster shall be returned to the Registrar of Voters or the County Clerk, as the case may be, and kept in his office for a year subject to the inspection of any citizen.

Mr. Allen G. Wright, of Wright & Wright, attorneys for the Merchants' Association, has been almost continuously in attendance at this session of the Legislature in the interest of these measures. If the Association's efforts to have them enacted shall have proved successful, honest elections and fair jury trials will be much easier to obtain, and the rights of citizens will be far more secure in San Francisco, than they have been heretofore.

CITY IS SAVED $80,000 ON THE SCHOOL FUND BILL.

School Board and Merchants' Association Obtain an Amendment Deferring the Operation of the Law.

Largely through the efforts of the Merchants' Association and President Roncovieri of the Board of Education, the Slavin-Rowell School Fund Apportionment bill was so modified that San Francisco will be saved some $80,000 in its adminstration. An effort was made to defend the city against the law as a whole, but when it became clearly demonstrated that the measure would pass in spite of all that the San Francisco delegation could do, it was deemed better to secure a favorable modification than to invite by useless opposition all that the bill threatened in its original form.

As introduced, the measure would have taken effect on the second apportionment of this year's fund, which occurs in July, and with no opportunity to raise any revenue to supply the deficit the city would have lost about $80,000 at one stroke. President Roncovieri of the School Board, Mr. Mason of the League of California Municipalities, and President Symmes and Attorney A. G. Wright of the Merchants' Association, protested against the passage of the bill in any form, but found their efforts of no avail. Several days later, Mr. Wright and President Roncovieri who had remained at Sacramento obtained consent to an amendment delaying the operation of the act until September.

The case is bad enough, but the people of San Francisco may enjoy the small consolation of reflecting that it might have been $80,000 worse.

BELSHAW'S CIVIL SERVICE AMENDMENTS ENDORSED.

Board of Directors Believes the People Should Adopt the Merit System for State and County Offices.

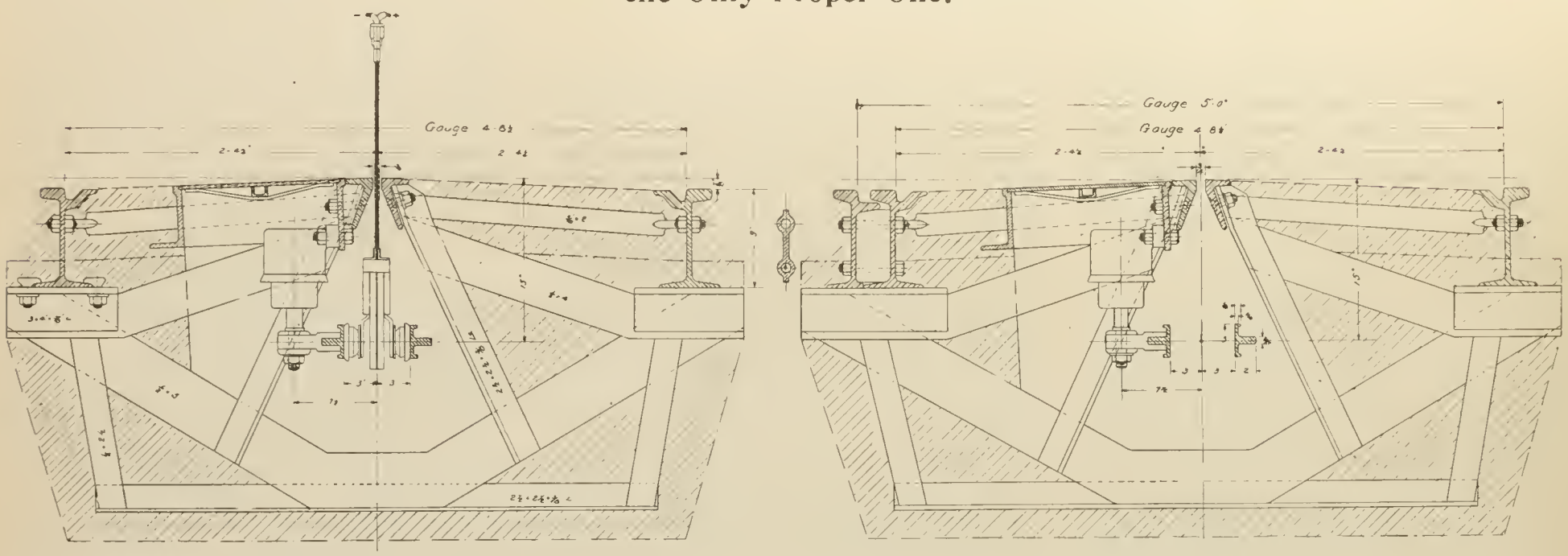
The Board of Directors of the Merchants' Association has unanimously approved the Civil Service Constitutional amendments introduced by Senator Belshaw.

These amendments, if adopted by the people, will establish the Federal system of appointments in the State service, put the county officers of San Francisco under the Merit System (where the charter intended they should be) and make it easier to enforce the law in regard to appointments and dismissals.

The Association approves these measures so far as they relate especially to San Francisco, because it has learned by its experience in trying to enforce the Civil Service law in this city that they are badly needed. The amendment applying the Merit System to the Civil Service of the State, should be adopted by the people by an overwhelming vote.

MERCHANTS' ASSOCIATION SEEKS THE BEST TYPE OF ROAD FOR SUTTER STREET.

Directors Listen to the Opinions of Mr. J. C. H. Stut, who Thinks the Underground Conduit System the Only Proper One.



SECTION OF RAILWAY, SHOWING "PLOW" TAKING CURRENT FROM FEED RAILS, AND DOUBLE GAUGE TRACK. J. C. H. STUT, M. E.

In the opinion of Mr. J. C. H. Stut, consulting mechanical engineer, who planned the rebuilding of the Geary-street railway for former City Engineer Grunsky, there are no insurmountable obstacles to the reconstruction of the Sutter-street line on the underground electric system.

The underground trolley is, in Mr. Stut's view, the only proper motive power for a modern street car line. It is from ten to fifteen per cent cheaper to operate than an overhead trolley. Water in the slot will probably cause no considerable delays, and even on the present franchise the company should be able to make the alteration in proper manner, he thinks.

BOARD TAKES EXPERT OPINION.

In order to examine the question impartially, the Board of Directors of the Association met to hear Mr. Stut's description of the underground system as used in Eastern cities, and his ideas as to its feasibility in San Francisco. At the conclusion of his address he received a unanimous vote of thanks from the Board. The Directors will investigate the subject more in detail later, before making any recommendations in the matter.

Mr. Stut said in part:

Inside the city limits of Washington, D. C., the underground trolley has superseded all other methods of car propulsion, and is in use extensively in New York. In both cities I have had a chance to examine it thoroughly, and to consult experts on the subject.

In Washington, the companies made little opposition to the change. The Government simply ordered it and the work was done. Old cable slots were used for conduits; and a special grooved rail manufactured by the Carnegie Company makes their use possible almost anywhere.

All the engineers I met agree that the underground trolley can be operated at a saving of from ten to fifteen per cent over the overhead system. The contact is better, being made with the supply rails through a metal shoe or "plow," and the entire loss of current from the sparking of the trolley wheel is avoided. If the Sutter-street franchise runs twenty-five years the company might possibly save more than the extra cost in that time.

The conductor rails are in the upper part of the channel, if an old cable conduit is used, and the plow runs along between them, being lifted and lowered by a lever like a cable grip when a change to the overhead trolley is made.

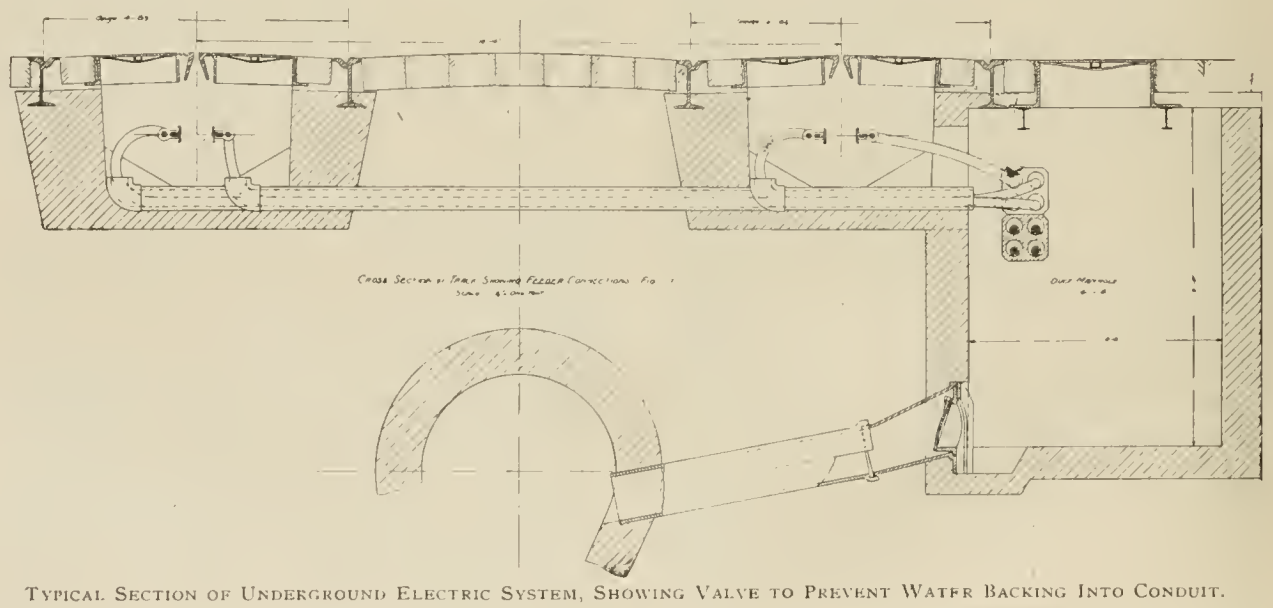
Outside the city limits of Washington they still use the overhead trolley. But cars from inside the city change from one system to another with no more delay than it would cost to take on a passenger.

WATER CAUSES LITTLE TROUBLE.

Water in the conduit must mount to these rails before it makes a short circuit. Contrary to general belief in San Francisco, when it does make a short circuit, the cars need not stop running. The water being a poorer conductor than the plow, it is only necessary to make up temporarily the loss of power, and supply the car motor in addition, so that if cars are running on 200 amperes of current it may be necessary to increase the power to 900 amperes. That means a slight loss while the storm water happens to be in the channel, but need cause no stoppage of traffic. Storms do not stop the cars in Washington and New York, though they may fill the conduit.

NO MORE ELECTROLYSIS.

Another fact of importance is that there is little or no electrolysis of water and gas pipes in the street with an underground trolley, all the current being taken care of and almost none of it escaping into the ground.



TYPICAL SECTION OF UNDERGROUND ELECTRIC SYSTEM, SHOWING VALVE TO PREVENT WATER BACKING INTO CONDUIT.

DONT'S FOR THE PUBLIC.

Don't throw waste paper on the streets.

Don't put chalk marks on fences or buildings.

Don't fail to repair or renew your pavements.

Don't forget to clean up your yards and gardens.

Don't have circulars printed to be thrown around town and blown around the streets.

Don't expectorate on the sidewalks.

The citizen interested in promoting the public welfare can help materially by personally observing these rules. We must all remember that public policy depends on the action of many. If each individual does his or her duty and observes the laws and ordinances, order and progress result; if he omits to do his share chaos and disorder follow.

Each American citizen can bring the realization of a "more beautiful America," the ideas of the American Civic Association, one day closer by observing these simple little don'ts in his or her own every day life.

Patriotism consists in a faithful discharge of the small duties of life, as well as an utilization of greater opportunities.—*American Civic Association.*

TRADING-STAMP BILL SUPPORTED BY THE MERCHANTS' ASSOCIATION.

Measure Introduced at Sacramento Has Been Carefully Prepared for the Protection of the Retailers and Public of California.

[The general public's direct, pecuniary interest in the suppression of trading stamps was strikingly indicated by one bit of testimony before the Senate Committee on Public Morals to which the anti-trading-stamp bill was referred. A cigar manufacturer testified that since the tobacco dealers, to protect themselves against the competition of the so-called Tobacco Trust, had resorted to the use of a premium scheme, he had been requested by several of the smaller retail stores to lower the quality and decrease the size of cigars in order that they might cover the cost of the premiums and still continue to make some profit.]

The anti-trading-stamp bill, as it finally passed the Legislature, has the entire approval of the Merchants' Association, which assisted in drafting it, and which has worked hard for its success since its introduction. The act should now have the support of the whole public, for its object is to protect both customer and dealer, to keep business on a legitimate and serviceable basis, and to restore retail trade, in several lines, to the condition in which a dollar's worth is sold for a dollar, without a resort to deceptive tricks and appeals to unthinking cupidity.

This is probably the best bill yet devised to eliminate premium-giving and keep retail business within proper and legitimate lines. It follows a dictum of the Supreme Court of Rhode Island, and shuts out all stamp and coupon enterprises except in such forms as would not be injurious to trade.

At the same time, it carefully reserves to the merchant the right to do business properly and in ways serviceable to the public, while protecting him from a competitive device that has led to much dishonesty and has caused the honest tradesman great hardship.

All the mistakes of ineffective legislation in Eastern States have, it is thought, been avoided. The bill in its present form is the result of a series of conferences between representatives of the Cigar and Tobacco Merchants' Association, the Pacific Coast Retail Grocers' Association, the San Francisco Retail Grocers' Association, and the Merchants' Association of San Francisco. These organizations were also represented by their attorneys, Messrs. Charles Son, J. A. Clark, and A. G. Wright. For the Merchants' Association, Attorney Wright has made three arguments before committees and two before the Governor.

The full text follows:

AN ACT MAKING IT A MISDEMEANOR TO SELL OR EXCHANGE PROPERTY UNDER THE REPRESENTATION, ADVERTISEMENT, NOTICE OR INDUCEMENT THAT AN UNIDENTIFIED, UNKNOWN, UNSELECTED, OR CHANCE PRIZE, PREMIUM OR PREMIUM GIFT, OR THAT A STAMP, TRADING STAMP, COUPON OR OTHER LIKE DEVICE ENTITLING THE HOLDER TO RECEIVE SUCH A PRIZE, PREMIUM OR PREMIUM GIFT, OR THAT THE REDEMPTION OF SUCH A STAMP, TRADING STAMP, COUPON OR OTHER LIKE DEVICE SO GIVEN IS TO BE PART OF THE TRANSACTION, OR TO SELL OR EXCHANGE ANY TRADING STAMP, STAMP, COUPON OR OTHER LIKE DEVICE TO AID SUCH SALE OR EXCHANGE, AS AFORESAID, AND PROVIDING A PENALTY THEREFOR.

The People of the State of California, represented in Senate and Assembly, do enact as follows:

Section 1. Whoever sells or exchanges any property or offers or attempts so to do upon a representation, advertisement, notice or inducement that anything unidentified by or unselected by the purchaser at or before the time of the sale or exchange, or upon a representation, advertisement, notice or inducement that anything whose precise nature is not so known to the purchaser at the time of the sale or exchange, as to be completely identified beyond the necessity of any further or other selection, or upon a representation, notice, advertisement or inducement that any property whose selection will depend upon chance or hazard, in any manner whatsoever is or is to be delivered or received, or is in any way connected with or is a part of the transaction as a prize, premium or premium gift; or whoever sells or exchanges any property or offers or attempts so to do upon a representation, advertisement, notice or inducement that a stamp, trading stamp, coupon or other device which entitles the purchaser to demand or receive either from the vendor or from any other person, company, association or corporation any other property unselected by or unidentified by the purchaser at or before the time of the said sale or exchange, or which entitles the purchaser to demand or receive either from the vendor or from any other person, corporation, association or company, anything whose precise nature is not so known to the purchaser at the time of the said sale or exchange as to be completely identified beyond the necessity of any further or other selection, or which entitles the purchaser to receive or demand either from the vendor or from any other person, corporation, association or company, any property whose selection will depend upon chance or hazard in any manner whatsoever, is to be delivered or received, or is in any way connected with or is a part of the transaction as a prize, premium or premium gift; or whoever sells or exchanges any trading stamp, stamp, coupon or other like device upon a contract to enable the purchaser to sell or exchange property, or attempt so to do, upon any representation, advertisement, notice or inducement of any kind hereinbefore mentioned; or whoever delivers any goods, wares or merchandise upon the presentation of any such stamp, coupon or other like device so given or caused to be given, shall for each offense be guilty of a misdemeanor and be punishable by a fine of not less than twenty dollars or more than five hundred dollars, or imprisonment in a county jail for not less than ten days nor more than six months, or by both; **provided, however,** that the provisions of this act shall not apply or extend in any manner to the redemption of any such stamp, trading stamp, coupon or other like device that may have been issued as a premium, prize or premium gift prior to the time this act takes effect; and **provided further,** that the provisions of this act shall not apply or extend to any sale or exchange of articles in bulk, heap or mass, or a part or portion thereof, which sale or exchange is not made, effected or induced by or upon any representation, advertisement, notice or inducement of any kind hereinbefore specified.

ERWIN WILL TELL CHICAGO OF THE REAL CALIFORNIA.

Beautiful San Francisco Scenes Will Be Shown at the International Municipal Loan Exhibit.

Effective work for the advertising of San Francisco will be performed at Chicago during the coming month. Mr. J. W. Erwin, whose Northern California lantern views, in connection with his lectures, became famous at the St. Louis Exposition, will resume his labors, under the auspices of the California Promotion Committee, at the International Municipal Loan Exhibit of the Chicago Municipal Museum.

Those who have had an opportunity of familiarizing themselves with Mr. Erwin's work will appreciate the importance and value of having him show Chicagoans and their visitors what this end of the State is like.

No other form of advertising is so attractive or so favorably impresses those to whom it is addressed, and it is high time San Francisco and Central and Northern California began to take measures to make themselves at least as well known as the section south of Tehachapi has been for the last twenty years.

An indication of the character of audience Mr. Erwin will address at Chicago, and the sort of occasion on which he appears, may be obtained from the following letter, addressed to the president of the Merchants' Association:

MUNICIPAL MUSEUM OF CHICAGO.
Chicago, February 8, 1905.

MR. FRANK J. SYMMES, San Francisco, Cal.;

Dear Sir—The reports of the exceptional work which the Merchants' Association has done for the city of San Francisco must be my excuse for addressing you at this time with reference to a very important matter. I notice by the newspapers that San Francisco is working on a project toward grouping some of its public buildings and rearranging portions of its city plan. We are much interested because the Municipal Museum of Chicago, the first permanent comparative collection of municipal data and plans for city development, will open a special exhibit February 24th, which will be notable for the almost complete showing of the larger city plans now under consideration.

We desire to include any drawings, plans or other illustrations, or publications which will place our patrons in touch with your San Francisco project. Material from New York, Buffalo, Cleveland, St. Louis and elsewhere will be on exhibition, and we feel that San Francisco, our sister in the far West, is entitled to adequate representation.

I was much pleased with the San Francisco building at St. Louis, and particularly the exhibit made by the Merchants' Association.

Any material showing improvements in San Francisco or illustrating the work of your association, will be gladly received, either for the loan or permanent collections. The exhibits will be housed in the fire-proof building of the Chicago Public Library. Publicity will be given to the individual exhibits as well as to the collection as a whole. The Chicago Commercial Association has decided to make the Museum one of the features to which its guests shall be conducted. Personally conducted parties and illustrated talks will add to the educational nature of the exhibition and increase its value for the interests represented by your association.

In return for your co-operation in this matter we shall be very happy to render any service within our power. Very sincerely yours,

(Signed) LENORA AUSTIN HAMLIN,
Director of Exhibits.

The joint committee on display has already sent part of the San Francisco exhibit to Chicago, in response to the above request.

SAN FRANCISCO'S FOREIGN TRADE AND THE PACIFIC COMMERCIAL MUSEUM.

An Institution that Should be More Widely Used by Local Mercantile Houses to Foster the Export Business of the Port.

By J. WILSON EVANS, Director Pacific Commercial Museum.

[The Philadelphia Commercial Museum has been invaluable in expanding the export trade of Philadelphia. The Pacific Commercial Museum could do the same thing for San Francisco; but to be of service to the city it must be used. A great mercantile field lies to the westward and southward of us, which is not being properly exploited by San Francisco houses, but which Eastern concerns are making active preparations to invade, following up, in many cases, the enterprise of Europeans. Properly employed, the Commercial Museum could be made a valuable agency for the upbuilding and the retaining of San Francisco commerce. It has recently moved its executive offices to 419 California street, in order to be closer to the business center of the city, while still maintaining its exhibits at the Ferry Building. In the following article its director explains its work.]

It is said that one-quarter of our national trade consists of exports. While the figures themselves might inspire enthusiasm on the inroads made by American commerce in foreign countries, we should not lose sight of the fact that the great bulk of our export trade is due to the needs of the people of other nations, who come to us for what we can supply, and is not the result of any degree of effort on our part to sell them what we should.

It is estimated that of the total value of our manufactured products exported, probably but a trifle more than 1 per cent is actually sold to foreigners *as a result of direct effort on the part of our merchants and manufacturers.*

It is equally true that our merchants, as a whole, are not fully appreciative of the peculiar advantages of San Francisco as an export center and of the opportunities offered for capturing the vast trade of Pacific ocean countries, a trade which, in itself would sustain many of our industries during inevitable periods of local depression.

PERMANENT CONNECTIONS NEEDED.

Foreign commerce, to be successful, should be conducted upon broad lines, and, while many of the conditions surrounding the methods of conducting domestic trade can not harmonize with export trade, or be made the basis of its development, yet, there is hardly any good reason why we should not profit by the experience of English and Continental houses and follow their methods of conducting this lucrative business, producing, besides practical results, permanent connections in foreign countries.

Many of our exporters express dissatisfaction at the seemingly long credits demanded by some foreign houses, and because cash does not accompany the orders, are often averse to shipping the goods and lose interest in export trade. Here is where the true spirit of commercialism is needed. Reliable foreign merchants usually buy upon their own terms, the credit being essentially necessary as usually their cash returns are dependent largely upon the sale of products exported to the markets whence they buy their saleable merchandise.

A hardware merchant or manufacturer is not asked by a foreign buyer of his lines to take in exchange raw material, wool, coffee, tea, rice or such commodities, but a reasonable opportunity is expected under the system by which such products are acquired, to dispose of them in the markets of the world.

FOREIGN BUSINESS IS VALUABLE.

In seeking domestic trade, we think nothing of the expense attendant to securing orders and of giving extended credits to responsible houses. The healthy condition of our banks materially testifies to the amount of bills under discount—an incidental, but nevertheless an expense. Yet we balk at export trade, the trifle of outlay necessary to secure it, and the apparently long credits demanded.

The fact is being more soundly established every day that the enterprising merchant or manufacturer believes in the value of foreign business, that it is as profitable and sound as his domestic trade and must not be neglected.

CLEARING HOUSE OF OPPORTUNITY.

A tribute to the enterprise of San Francisco is exemplified in the Pacific Commercial Museum, a public institution, organized by merchants, bankers and others to create, facilitate and foster commercial relations with Pacific ocean countries. It has been aptly termed "a clearing-house for foreign trade opportunities."

The Museum is not operated for profit, neither does it undertake to sell goods on behalf of its members. Through its system of foreign reports, correspondents, foreign newspapers and publications, besides many other direct sources, it obtains and promptly distributes to members information as to business opportunities in foreign countries, together with data as to merchants or other buyers as well as their commercial standing and responsibility. The material to work upon is provided by the Museum —the merchant must do the rest.

EXHIBITS TRADE POSSIBILITIES.

Those employing the usually approved methods to develop export trade, send their representatives abroad to seek business, and even these, the Museum continues to benefit. Others, who must first determine the possibilities of a particular market, can utilize the facilities of the Museum at a minimum of expense and secure practical results. The manufacturer or merchant who hesitates to incur the expense of personal representation abroad, should first take advantage of the Museum's service to determine the possibilities in his particular line.

Since its organization in 1900 considerable expense has been incurred by the Museum in laying the foundations for its future development and the upbuilding of the foreign commercial relations of San Francisco. It is now better equipped than ever to assist those seeking an intelligent method of promoting the sale of their lines for export.

SAN FRANCISCO MUST NOT GO TO SLEEP.

The necessity of paying more attention to export trade can not be too strongly urged upon local houses. The day is not far distant when Eastern houses will have a more direct control of Pacific Coast business, just as they are now seeking the export trade of San Francisco, unless our business men take proper precautionary measures. Large shipments are constantly being made from the East, through this port, for export to Pacific ocean countries. That these orders pass over the heads of local houses is largely due to failure to take advantage of the great opportunities offered.

When the Panama Canal is opened, much of the present foreign trade of San Francisco will unquestionably be diverted to Eastern and Southern ports, particularly New Orleans. Eastern manufacturers are fully alive to this situation, and even now are establishing their connections in Pacific ocean countries and will continue to hold the trade when San Francisco loses it. We have, however, inducements to offer foreign buyers, which, if properly presented to them now, would permanently secure their trade for this port, and there is no good reason why we should neglect our opportunities and our advantages.

The Pacific Commercial Museum is here to stay, as is manifest by the interest in its welfare and constantly increasing membership—its good work will continue, while San Francisco and our merchants can, through its efforts, enjoy much of the lucrative foreign commerce that is awaiting development.

SENATOR FLINT'S TRIBUTE TO SAN FRANCISCO MODESTY.

Statesman from Southern California Finds It Amounts to Hiding the City's Light Under a Bushel.

California's newly elected Senator, Frank P. Flint, had some sensible things to say at his reception by the Union League Club, on San Francisco's great opportunities. Among his remarks were the following:

I feel that the people of San Francisco do not appreciate what they have. Every time I come here I find something better and grander than can be found of its kind in any other part of the country. But I never heard a San Francisco man say so, or do anything to call attention to the fact. You have the greatest city of the West, yet I do not hear you proclaiming it. I do not hear you saying how wonderfully values have increased here of late years, nor what great strides your commerce has made. While you may jolly us from Southern California, and call us boomers, the time will come when you will awake to the fact that the best thing you can do is to imitate us and begin earnestly to boom San Francisco.

The time has come when we should also all unite to boom California, and to that end we should see that this great city of the northern part of the State gets and keeps a controlling hand in the Oriental trade. This trade is to become one of the most potent elements of commercial supremacy, and if you men of San Francisco do not get together and hold fast to it yourselves we, from other parts of the State, will come here and do it for you. California will produce her oranges, her grapes and her grains. But if you are to carry these riches to the world you must be energetic. Every laden vessel that leaves this port means a benefit to every part of the State. I want to see you as loyal a crowd of boomers as we are in Los Angeles.

When San Francisco was voted the gold medal at St. Louis she received the highest award for any exhibit in the Department of Municipalities.

BOSTON'S ASSOCIATION FOR GOOD GOVERNMENT.

Citizens Take Hold of the Local Political Situation With a Determination to Better Things.

[In Boston, people who do not purpose to submit to boss tyranny and graft politics have followed Chicago's example and formed an organization to investigate candidates for office, and to endorse or refuse to endorse them as they appear to be worthy or otherwise. It would be far better if the best citizens of a community would become active politicians, as our laws and institutions contemplate; but if they think they are too busy, the next best thing is an endorsing organization, like the Municipal Voters' League of Chicago, or like the Charities Endorsement Committee that has been such an effective protection against charity graft in this city. The following account of the Boston Good Government Association which is still in its infancy but has a useful career ahead of it, was written for the "Bulletin" of the Boston Merchants' Association, by Mr. George R. Nutter, who represents that body on the Good Government Association's Executive Committee.]

The Good Government Association was founded in the spring of 1903, as the result of a speech by Mr. William H. Lincoln before the Boston Chamber of Commerce in which he pointed out the tendencies of municipal politics in the city of Boston and the necessity of some action to keep the administration of affairs on a wholesome basis.

The plan of the organization was then worked out by Mr. Lincoln and Mr. Lawrence Minot, and delegates were chosen by several important business associations, among them the Boston Merchants' Association, to form an Executive Committee. The Association was thus started as the distinct representative in municipal politics of the merchants and business interests of Boston.

THE FIELD OF WORK.

Its purpose is to have a general oversight of the political affairs of the city. While it may add from time to time new fields of activity, as occasion offers, the specific things it has attempted to do are two in number.

In the first place, it aims to investigate carefully and impartially the records of candidates for Aldermen and the Common Council.

In this work the Executive Committee is assisted by a corps of volunteer investigators, now some fifty in number, serving without compensation, who give a large amount of time and labor to looking up public records, and finding out from such records, as well as by interviews with various persons, the good and bad points in the record of every candidate for Alderman and the Common Council.

The candidates themselves are interviewed and given an opportunity to make these records clear. The result of all these investigations is laid before the voters in as complete a way as possible, sometimes with the specific endorsement of the association and sometimes merely as a statement of facts.

A POLITICAL COMMITTEE.

In the second place, the association undertakes to look up all political matters requiring investigation which may be brought to its attention. During the past year it has spent much time in such investigation.

Although the city election of 1904 is only the second election since the organization of the Good Government Association, it has already met with considerable success. This is shown not only by the violent opposition of certain classes which it opposes, but by the appeals for some candidates for office and the ground that, if nominated at the primaries, they will obtain the endorsement of the association and so increase their chances of election.

A MORAL VICTORY.

Perhaps a specific example of what may be done by such an organization is found in the recent contest for Clerk of the Superior Court. The Good Government Association felt called upon to take part in this contest, although not strictly a city matter. It investigated the records of both candidates, sending a special representative to Chicago to trace up certain matters there at first hand. It co-operated with the committee of the Bar Association, and although Mr. Bellew whom it endorsed, lost the election, the result whereby the overwhelming Democratic majority was cut down to a matter of a few hundred votes in a total of over 90,000 shows what can be done by such an association working in conjunction with other bodies of active and intelligent citizens.

The present Executive Committee consists of Lawrence Minot, the chairman; Edward Billings, the permanent secretary; Eliot N. Jones, representing the Bar Association; John Mason Little, representing the Real Estate Exchange; George R. Nutter, representing the Boston Merchants' Association; William L. Terhune, representing the New England Shoe and Leather Exchange; and Nathaniel N. Thayer, representing the Boston Chamber of Commerce. Permanent headquarters have been opened at Barristers' Hall, 11 Pemberton square.

THE CAUSE OF OTHER FAILURES.

The Good Government Association has come to stay. *The history of such organizations in other cities shows that, where there has been a failure, it has been through the effort to counteract in a few weeks before election the influence of the dominant parties which has been the result of the hard political work of years.*

In order to have any success at all, an organization of this kind must be permanent. It must study the situation thoroughly, carefully, and impartially, and build up for itself the confidence of the community. If it proceeds in this fashion, it will not only attract voters to its support, but in time will receive the respect and oftentimes the approval of the active politicians at the head of affairs.

To do all this, however, requires of the citizens themselves two things. In the first place, money is required, for it costs over $10,000 a year to conduct an ordinary municipal campaign. And in the second place the association requires the active interest and support of every voter, for it is only by effective organization that its influence can be made to tell.

The offices of the Merchants' Association are no longer in the Mills building. The present address is room 409, Merchants' Exchange building, to which all communications should be sent.

SAN FRANCISCO TO HAVE A MONSTER MUSICAL FETE.

Innes and his Band, and Vocal Choruses of Thousands, Will Help Swell the Teachers' Retirement Fund.

By S. Sturges, Chairman Executive Committee, May Musical Festival.

The teachers of the public schools of this city are preparing to celebrate in a befitting manner the jubilee anniversary of the inauguration of San Francisco's public school system. This will be done by holding a great musical carnival, different in many of its features from anything hitherto seen on the Pacific Coast. It will be known as the May Musical Festival and will continue eight days, beginning April 30th, with performances every afternoon and evening, till May 7th.

The Mechanics' Pavilion has already been secured and will be properly fitted up for the accommodation of the great choruses which are to participate, and for an audience of from eight to twelve thousand visitors.

IMPORTANT MUSICAL EVENT.

Extensive preparations are being made to exploit the Festival throughout this State and Nevada, and thousands of strangers will doubtless flock to the city to enjoy the musical treat which it will give them.

The railways have made a special rate for the round trip, which should help make San Francisco the objective point for multitudes.

The leading feature of the Festival will be "Innes and His Band," the world famous musical organization of New York, which for the past fourteen years has been delighting the people of the Eastern and Mississippi Valley cities, and even of Europe, by its high grade of musical performances. It played daily for six weeks last summer at the Louisiana Purchase Exposition, to the delight of the thousands of visitors who heard it. Accompanying the band, any one of whose members is a possible or actual soloist, will be a number of individual musicians of world-wide reputation.

DRILLING LARGE CHORUSES.

In addition to this, there will be a vocal chorus of from eight hundred to one thousand adults and a children's chorus of from three to six thousand voices. The adult chorus is now being drilled by H. J. Stewart, assisted by W. C. Stadtfeld, with Fred Maurer as accompanist. One section of this chorus, consisting of three or four hundred voices, drawn from Oakland, Berkeley and Alameda, is being drilled by Alex Stewart in Oakland. These choruses are now having weekly rehearsals on such music as "The Hymn of Praise," "Parsifal," "Lohengrin," etc.

Under the direction of Miss Estelle Carpenter, Supervisor of Music in the public schools, the school children are now being trained by their teachers for their part in the Festival. They will appear in two afternoon concerts. The adult chorus will sing every evening.

The proceeds of the Festival will be placed to the credit of the "Permanent Fund" of the "Public School Teachers' Annuity and Retirement Fund," which now amounts to upwards of forty thousand dollars, and which is designed to provide for the payment of annuities to retired teachers.

All San Francisco should be interested in this event, which promises popular enjoyment of a higher order than anything heretofore planned on the Pacific Coast.

MERCHANTS' ASSOCIATION

OFFICERS AND DIRECTORS.

FRANK J. SYMMES.....President.
Thos. Day Co.

ANDREW M. DAVIS.....First Vice-President.
The Emporium.

FAIRFAX H. WHEELAN.....Second Vice-President.
Southern Pacific Milling Co.

C. S. BENEDICT.....Treasurer.
Hastings Clothing Co.

FOSTER P. COLE.....Sterling Furniture Co.
J. A. EVELETH.....Eveleth-Nash Co.
M. GREENEBAUM.....Greenebaum, Weil & Michels.
R. B. HALE.....Hale Bros.
F. J. KOSTER.....California Barrel Co.
A. J. MCNICOLL.....A. J. McNicoll Elevator Co.
BYRON MAUZY.....Byron Mauzy Piano Co.
P. C. ROSSI.....Italian-Swiss Agric. Colony.
W. M. SEARBY.....Union Drug Co.
ROBERT H. SWAYNE.....Swayne & Hoyt.
A. H. VAIL.....Sanborn, Vail & Co.
L. M. KING.....Secretary and Supt.
GEO. T. WRIGHT (Wright & Wright).....Attorney

STANDING COMMITTEES.

PUBLIC AFFAIRS.
R. B. HALE, *Chairman.*
F. J. KOSTER. R. H. SWAYNE,
J. A. EVELETH, A. J. MCNICOLL

PUBLICITY AND PROMOTION.
FAIRFAX H. WHEELAN, *Chairman.*
FOSTER P. COLE, BYRON MAUZY,
A. H. VAIL, W. M. SEARBY.

TRADE AND FINANCE.
ANDREW M. DAVIS, *Chairman.*
M. GREENEBAUM. A. J. MCNICOLL,
C. S. BENEDICT, P. C. ROSSI.

RELIABLE

BUSINESS GUIDE TO SAN FRANCISCO.

OFFICIAL LIST OF MEMBERS

This list is printed in 6,000 papers, which are read by three or four times as many persons every month.

NOTE.--Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only $1.00 per month.

HONORARY MEMBERS:

Merchants' Association of New York
F. W. Dohrmann, Ex-President Merchants' Ass'n of S. F.

FIRM NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS.

ACCOUNTANTS AND AUDITORS.
Barrow, Wade, Guthrie & Co..Mills Bldg
Fleming, Martin W.....786 Clayton
Jansen, F. Bromley.....351 Bush
Price, Waterhouse & Co..Mills Building
Rowe, C. V.....183 Crocker Building

ACCOUNTANTS—CERTIFIED PUBLIC
Amrath, J. W.....Crossley Bldg
Hassell Audit Co.....Mills Bldg
Herrick, Lester & Herrick .....
.....334 Merchants' Exchange
Lomax, W. B.....26 Phelan Building
Phillipps, F. G. & Co.....Mills Bldg

ADVERTISING.
Cooper, F. J.....78 Geary
Dodge, Al Co., The.....
.....41-43 Van Ness Ave.
Kollmann-de Troost Co., Inc.....
.....431 Parrott Bldg

ADVERTISING CARDS.
Stuparich Mfg. Co., The..8th & Brannan

AGENTS.
Taylor, H. H.....Mills Bldg

AGRICULTURAL IMPLEMENTS.
Deere Implement Co.....209 Market
Hooker & Co.....16 Drumm
International Harvester Co. of America, Osborn Division....
.....15 Main

ARCHITECTS.
Barth, Herman .....508 Montgomery
Curlett, Wm.....314 Phelan Bldg
Curtis, John M.....126 Kearny
Holmes, Edward L.....230 Montgomery
McDougall Bros.....330 Pine
Meyer & O'Brien .....605 Crossley Bldg
Meyers, Henry H., and Clarence R. Ward .....532 Market
Mooser, William, and Edw. G. Bolles
.....44 Geary
Paff, Charles .....40 Montgomery
Reid Bros.....Claus Spreckels Bldg
Shea & Shea .....26 Montgomery
Sutton, Albert.....510 Montgomery

ART GLASS.
California Art Glass B. & C. Works.
.....120 Second

ART GOODS.
Cohen. H,.....19 Grant Ave.
Gump, S. & G.....113 Geary
Sanborn, Vail & Co.....741 Market
Schussler Bros.....119 Geary
Vickery, Atkins & Torrey....236 Post

ARTESIAN WELL TOOLS.
Edwards, Wm. & Co.....111 Fremont

ARTIFICIAL STONE PAVING.
Gray Bros.....Wells, Fargo Bldg

ASBESTOS COVERINGS.
McDearmon & Co.....519 Sacramento

ASSAYING.
Price, Thos. & Son....524 Sacramento
Simonds & King.....417 Montgomery

AUCTIONEERS.
Chase, Fred H. & Co.....1732 Market
Ordway, W. C.....Cor. 6th and King
Spear, E. S. & Co.....31 Sutter

BAGS, BALE ROPE AND BURLAP.
Gulf Bag Co.....709 Front
Schmidt, J. & Co.....115 Drumm

BAKERIES.
Simpkins & Thorp .....116 Erie
Young & Swain Baking Co..2229 Geary

BANKS AND BANKERS.
American National Bank.....
.....Merchants' Exchange Bldg
Anglo-California Bank, Ltd.....
.....200 Sansome
Bank of California .....400 California
California Safe Deposit and Trust Co.....Montgomery and California
Canadian Bank of Commerce ....
.....California and Sansome
Central Trust Co.....42 Montgomery
Columbian Banking Co.....
.....Claus Spreckels Bldg
Crocker-Woolworth National Bank of San Francisco.....600 Market
Donohoe-Kelly Banking Co.....
.....100 Montgomery
French Savings Bank..315 Montgomery
German Savings and Loan Society.
.....526 California
Hibernia Savings and Loan Society
.....McAllister and Jones
Italian-American Bank .....
.....Montgomery and Sacramento
London, Paris and American Bank, Ltd.....Sutter and Sansome
Market Street Bank, The.....
.....Market and Seventh
Mechanics' Savings Bank.....
.....Montgomery and Bush
Mercantile Trust Company of San Francisco.....464 California
Mutual Savings Bank of San Francisco.....710 Market
Nevada National Bank of San Francisco.....301 Montgomery
Perine, Geo. M.....328 Montgomery
Rollins, E. H. & Sons.....335 Pine
Savings and Loan Society.....
.....101 Montgomery
S. F. Savings Union.....532 California
Security Savings Bank.....
.....222 Montgomery
Swiss-American Bank..524 Montgomery
Wells, Fargo & Co.'s Bank.....
.....Sansome and Market
Western National Bank of San Francisco .....805 Market

BARBERS' SUPPLIES.
Deckelman Bros.....106 Ellis
Will & Finck Co.....818 Market

BAZARS.
Charlton, C. P. & Co.....943 Market

BEER BOTTLERS.
Enterprise Bottling Co..2745 Sixteenth
Fredericksburg Bottling Co..1510 Ellis
Rapp, John & Son..8th and Townsend

BELTING—LEATHER.
Cook, H. N., Belting Co....126 Fremont
Heins, Alex., Belting Co.....93 Fremont

BICYCLES.
Christoffer, C. M.....528 Stanyan
Leavitt & Bill.....309 Larkin
Lee, W. E.....504 Stanyan
Varney, T. H. B.....1331 Market

BLINDS.
Hindes, Edw. B. & Co.....328 Howard

BILL POSTERS.
Varney & Green.....Market & Tenth

BOILER WORKS.
Eureka Boiler Works .....113 Mission
Keystone Boiler Works .....
.....Main and Folsom

BOLT MANUFACTURERS.
Payne's Bolt Works.....121 Howard

BOOK BINDERS.
Hicks-Judd Co.....23 First
Phillips Bros.....505 Clay

BOOKS AND STATIONERY:
Cary, L. H.....16 Grant Ave.
Cunningham, Curtiss & Welch....
.....319 Sansome
Elder, Paul .....238 Post
Hanak & Hargens....107 Montgomery
Mitchell, E. H.....225 Post
Nolan & George Co.....518 Mission
Payot, Upham & Co.....100 Battery
Robertson, A. M.....126 Post
S. F. News oC.....242 Geary
Whitaker & Ray Co., The..711 Mission

BOOTS AND SHOES.
Buckingham & Hecht.....225 Bush
Cahn, Nickelsburg & Co..129 Sansome
Eisenberg, Henry.....410 Kearny
Harrison, L. G.....26 Powell
Heim, F. L.....234 Stockton
Koenig, F.....123 Kearny
Kutz, The G. M. Co.....103 Mission
Maier, Chas.....834 Kearny
Philadelphia Shoe Co.....10 Third
Rosenthal, Feder Co.....216 Post
Rosenthal's Inc.....107 Kearny
Siebe Shoe Co.....130 Main
Sommer & Kaufmann.....28 Kearny
Sullivan, J. T.....20 Fourth
United Workingmen's Boot & Shoe Co.....42 Second
Williams-Marvin Co.....569 Market
Wolf, H. & Bro.....208 Sixth
Young, George H.....117 Bush

BOX FACTORIES.
American Box Factory....815 Brannan

BREWERIES.
Burnell & Co.....409 Battery
Hibernia Brewery.....1225 Howard
National Brewing Co.....762 Fulton
Union Brewing and Malting Co...
.....18th and Florida
Wunder Brewing Co.....
.....Scott and Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.
Bauer-Schweitzer, H. & M. Co.....
.....632 Sacramento
Illinois and Pacific Glass Co..10 Main

BRICK MANUFACTURERS.
Patent Brick Co.....Safe Deposit Bldg

BRIDGE BUILDERS.
S. F. Bridge Co.....220 Market

BROKERS—CUSTOM HOUSE.
Bunker, C. D. & Co.....435 Battery
Harper, F. F. G. & Co..409 Washington
Heise, Chas. Ed. & Co.....510 Battery
Mattoon & Co.....530 Battery
Mayhew, F. E. & Co.....424 Battery
Reed, George W.....500 Battery
Swayne, Hoyt & Co.....405 Battery

BROKERS—MERCHANDISE AND GENERAL.
Booth, F. E.....122 Davis
DuVal, W. M. & Co.....221 Front
Maillard & Schmeidell....307 Sansome
Page Bros.....302 California
Waniorek, M.....406 California

BROKERS—SHIP AND FREIGHT.
Birnbaum, H. B.....123 California

BROKERS—STOCK, BOND, GRAIN AND OIL.
Ames, Worthington....415 Montgomery
Barth, J. & Co.....480 California
Girvin & Eyre.....426 California
Goldman, Max .....312 Pine
Hecht Bros. & Co.....312 Pine
Hellman, A. C.....317 Hayward Bldg
Hirshfeld, C.....79 Nevada Block
Perry, John, Jr.....411 Montgomery
Politzer & Co.....Clunie Bldg
Politz, Edward & Co.....403 California
Rehfisch & Hochstadter..413 California
Toplitz, Joseph B.....330 Pine

BROKERS—TICKET.
Ottinger, A.....620 Market

BROOMS, BRUSHES AND WOODENWARE.
Van Laak, The Mfg Co.....
.....Harrison and Twenty-eighth

BUILDING AND LOAN ASSOCIATIONS
Continental Building and Loan Association.....301 California
Pacific States S. L. & B. Co.....
.....213 Sansome

BUILDING MATERIALS.
Waterhouse & Price.....
.....29 New Montgomery

BURGLAR ALARM SYSTEMS.
S. F. Electric Protective Co., The..
.....230 Montgomery

BUTCHERS.
Baccus, R. T.....
....S. W. cor. O'Farrell and Mason
Bayle, Lacoste & Co.....534 Clay
Boyes, James & Co.....108 Clay
Clayburgh & George.....339 Kearny
Decourtieux, A.....529 Merchant
Finke, Fred H.....5 Steuart
Herman, Benj.....Bush and Franklin
Hofmann & Woenne.....735 Market
Katz, F. & Sons.....California Market
Poly, Clayburgh & Co.....339 Kearny
Patek, F. & Co.....500 Washington
Roberts, W. F.....2817 California
Schweitzer, J. & Co.....416 Clay
Stone & Ecklon Co., The.....236 Sixth
Taaffe, Wm. & Co.....1495 O'Farrell

BUTCHERS' SUPPLIES.
Pacific Butchers' Supply Co.....
.....790-792 Mission

CANNED GOODS.
W. G. M. Canning Co.....149 Fremont

CAPITALISTS.
Bishop, Chas. R.....530 California
Center, John .....
Denicke, E. A.....510 Montgomery
Denman, James .....2380 Steiner
.....N. E. cor. 16th and Shotwell
Fontana, Mark J..California and Front
Hopkins, E. W.....324 Pine
Hopkins, Timothy.....Mills Bldg
Lathrop, Charles G.....
.....Stanford University
Levy, H. M.....41 Nevada Block
McDonald, Jasper .....Mills Bldg
Dean, Walter E.....81 Nevada Block
Moore, A. A., Jr.....Hayward Bldg
Payne, Warren R.....330 Pine
Phelan, James D.....Phelan Bldg
Pope, George A.....Hayward Bldg
Schmidt, John A.....425 Ellis
Smith, F. M.....101 Sansome
Spreckels, Claus.....327 Market
Spring Valley Water Works .....
.....Geary and Stockton
Thomas, H. W.....327 Market
Thompson, R. R.....503 California

CARPENTERS AND BUILDERS.
Miller, Geo. E.....614 Commercial
Murray, S. C.....632 Howard
Robinson & Gillespie.....411 Sutter

CARPETS.
Gullixson Bros.....955 Market
Hulse, Bradford & Co.....760 Mission
Schlueter & Volberg.....217 Sutter
Walcom, Geo. & Co.....402 Sutter
Walter, D. N. & E. & Co....529 Market

CARPET CLEANING MACHINERY.
Sanitary Devices Mfg. Co..308 Market

CARPET CLEANING WORKS.
Spaulding, J. & Co.....353 Tehama

CARRIAGE COMPANIES.
United Carriage Co.....Palace Hotel

CARRIAGE AND BUGGY MANUFACTURERS.
Babbitt, J. H.....314 McAllister
Grave, B. Co.....421 Pacific
Holmes, H. E. & Co.....740 Folsom
Larkins & Co.....651 Howard
O'Brien & Sons.....
.....Golden Gate Ave. and Polk
Schindler, H. B.....128 Spear
Studebaker Bros. Mfg. Co.....
.....Market and Tenth
Wertsch, Wm...100 Golden Gate Ave.

CASH REGISTERS.
Autographic Register Co...523 Market
Freeman, I.....1327 Market

CEMENT MANUFACTURERS.
Pacific Portland Cement Co.....
.....Rialto Bldg

CENTRAL PARK ASSOCIATION.
McNeill, D. R.....1187 Market

CHAIR MANUFACTURERS.
Heywood Bros. & Wakefield Co....
.....661 Mission

CHARCOAL.
Ohlandt, N. & Co....Indiana and Yolo

CHEMICAL WORKS.
Western Chemical Co..Office 3214 25th

CHEMISTS.
Curtis, J. M. & Son.....123 California

CHEWING GUM MANUFACTURERS.
American Chicle Co.....27 Main

CHIMNEY PIPE.
Clawson, L. E. & Co.....1340 Market

CHOCOLATE MANUFACTURERS.
Ghirardelli, D. Co.....104 Pine

CHRONOMETERS AND NAUTICAL INSTRUMENTS.
Pascoe, J. C.....305 Battery
Weule, Louis.....231 California

CIGAR AND TOBACCO DEALERS.
Adler, Ben.....750 Market
Bamberger, J. & Co....406 Sacramento
Blaskower, M. & Co...223 Montgomery
Cahen, Sig.....22 Montgomery
Ehrman Bros. & Co.....225 California
Gunst, M. A. & Co.....203 Kearny
Heyneman, Herman.....204 Sansome
Judell, H. L. & Co.....428 Sansome
Lane & Connelly.....204 Market
Lewis, Wm. & Co.....24 California
Michalitschke Bros.....410 Market
Michalitschke, Chas....101 Grant Ave.
O'Brien, J. W.....101 Powell
Ordenstein, Max.....322 Battery
Plagemann, H. & Co.....709 Market
Rinaldo Bros. & Co.....300 Battery
Schench, L.....228 Market
Schoenfeld, Jonas.....508 Washington
Willard Bros.....636 Market

CIGARETTE MANUFACTURERS.
John Bollman Co., The.....679 Front

CIRCULAR DISTRIBUTERS.
Weil, W. M.....106 Pine

CLOAK AND SUIT HOUSES.
Cailleau, Armand.....114 Kearny
Davidson, D. M. & Co.....52 First
Gebhardt, C. & Co.....1114 Market
Golden Gate Cloak and Suit House
.....1230 Market
Kelly & Liebes.....120 Kearny
Livingston & Co.....867 Market
Ransohoff, L.....117 Geary
Smith, H. L.....726 Market

CLOTHING DEALERS.
Alexander & Danziger.....20 Sansome
Brown Bros. & Co.....520 Market
Carroll & Tilton Company..811 Market
Frank Bros.....535 Kearny
Hasting Clothing Co...23 Montgomery
Hirsch Bros.....221 Montgomery Ave.
Hirsch, L. & Co.....927 Kearny
Hoffman, Rothschild & Co..11 Battery
Keilus, Chas. & Co.....132 Kearny
Mandel, Wiener & Co.....125 Sansome
Neustadter Bros.....133 Sansome
Pauson & Co.....200 Kearny
Prager, A. J. & Sons.....857 Market
Roos Bros.....Kearny and Post
Straus, Louis.....11 Sansome
Summerfield & Roman...5th & Market

COAL DEALERS.
Allen, Chas. R.....144 Steuart
Brooks, Peyton H.....Mills Bldg
Campbell, Arthur C.....524 Second
Cantley, James.....960 Howard
Easton, J.....131 Folsom
Fritch, Geo.....110 East
Greenberg, A. H.....1419 Ellis
Lewald, Sanford G. Co...1735 O'Farrell
Middleton, John.....309 Stockton
Morton, Thomas.....674 Geary
Oregon Coal and Navigation Co....
.....Broadway and East
Peabody, E. & Co.....35 Clay
Rosenfeld's Sons, John..605 Montgomery
San Francisco and San Joaquin
Coal Co.....515 Safe Deposit Bldg
Stafford, W. G. & Co.....214 East
Western Fuel Co.....318 California

CODFISH DEALERS.
Alaska Codfish Co.....17 Davis
Union Fish Co.....24 California

COLLECTORS.
Curtin, D. A.....Mills Building

COMMISSION MERCHANTS.
Allison, D. E. & Co....117 Washington
American Produce Co.....
.....Drumm and Washington
American Mercantile Co...420 Battery
Armsby, J. K. & Co.....138 Market
Atchinson, B. M. & Co.....
.....Union Square Market
Biagi, D. & Co.....520 Sansome
Butler, F. W. Co.....427 Sansome
Byxbee, J. Fessenden .....48 Market
Caffrey, John.....21 Sutter
Campodonico & Burns.....501 Front
Cerruti Mercantile Co.534 Washington
Cutter, E. B. & Co.....302 California
Dairymen's Union.....128 Davis
De Bernardi, D. & Co.....409 Front
Demartini, John & Co..315 Washington
De Pue, Edgar J.....324 Pine
Detels, M. P.....218 California
Dodge, Sweeney & Co.....114 Market
Doyle, H. & Co.....511 Clay
Duffy, J. J. & Co.....304 Washington
Eveleth-Nash Co.....422 Front
Friant, A. & Co.....524 Sansome
Galli, A. Fruit Co.....516 Sansome
Garcia & Maggini.....100 Washington
Getz Bros. & Co...Davis and Sacramento
Gould, C. W. & Co....314 Washington
Gray & Barbieri.....309 Washington
Greenway, E. M...316 James Flood Bldg
Griffith-Durney Co.....200 California
Grinbaum, M. S. & Co., Ltd.....
.....327 Merchants' Exchange
Growers', Co-operative Agency....
.....425 Front
Guggenhime & Co.....118 Davis
Guichard, Robt. F.....507 Front
Haight, Fred B.....212 Front
Hammer & Co.....212 Sacramento
Hilbert Mercantile Co.....136 Second
Hillens, F.....200 Davis
Hilmer & Bredhoff.....36 California
Hulme & Hart.....650 Fifth
Hume, R. D. & Co.....
....Merchants' Exchange Building
Hyman Bros.....206 Sansome
Ivancovich, J. & Co....209 Washington
Jacobs & Malcolm.....112 Washington
Jaudin, H. U. & Co....325 Washington
Kittle, H. de W.....20 Pine
Landsberger & Son.....123 California
Leist, C. J. & Co..Sacramento & Davis
Lercari, C. J. & Co....128 Washington
Levy, A. & Co.....401 Davis
Lichtenberg, William....419 California
Loaiza, W. & Co.....202 Sansome
Lowry, W. G. & Co.....40 California
Macpherson & Cochrane.....
.....215 Washington
Martens, Read & Co.....303 Front
Minaker & Welbanks.....501 Sansome
Mitchell & Goodall....310 Washington
Montealegre & Co...410 Hayward Bldg
Morris Bros.....206 Front
Newbauer, H. W.....107 Front
Phillips, M. & Co.....20 Pine
Portuguese Commission Co...209 Clay
Roussel & Davidson.....19 California
Sanford Bros .....411 Washington
Scatena, L. & Co.....104 Washington
Schultz-Hansen Company....310 Davis
Schwartz Bros.....421 Market
Sherwood & Sherwood.....212 Market
Sloss & Gerstle.....310 Sansome
Southern Pacific Milling Co.....
.....224 California
Sresovich, L. G. & Co.....521 Sansome
Tilden, H. N. & Co.....211 Sacramento
Trobock & Bergen.....505 Sansome
Van Husen & Co..Washington & Davis
Webster & Dunbar.....304 Davis
Welch & Co.....220 California
Wetmore Bros.....415 Washington
Wheaton, Pond & Harrold..110 Davis
Wolf & Sons.....321 Davis
Wolfen, Max & Co.....423 Front
Wolff, William & Co.....216 Mission
Zentner, J. & Co..Front & Washington

CONFECTIONERS.
Blum, S.....Polk and Sutter
De Martini, L. Supply Co....112 Front
Gruenhagen & Co.....20 Kearny
Haas, Geo. & Son.....810 Market
Hromada, Adolph Co.....202 Battery
Lechten Bros.....1257 Polk
Maskey, Frank.....32 Kearny
Rhine, Henry & Co....210 Sacramento
Roberts, Geo. F. & Co..Polk and Bush
Rothschild & Ehrenpfort.....118 Main
Seidl, J. & Co.....619 Battery
Townsend, W. S.....715 Market

CONTRACTORS AND BUILDERS.
Fahy, Richard.....518 Noe

COOPERS.
California Barrel Co.....327 Market
Carl Cooperage Co.....217 Commercial
Herbert & Vogel.....
....N. E. cor. Broadway and Front
Woerner, David, Cooperage Co....
.....14th and Harrison

COOPERAGE STOCK.
Richards, J. W.....
.....California Safe Deposit Bldg

CORDAGE MANUFACTURERS.
Tubbs Cordage Co.....611 Front

COTTON GOODS.
California Cotton Mills Co.....
.....East Oakland, Cal.

CRACKER MANUFACTURERS.
American Biscuit Co.....
.....Broadway and Battery
Pacific Coast Biscuit Company.....
.....Second and Folsom

CREDIT BUREAU.
Merchants' Credit Association of California .....123 California

CROCKERY AND GLASSWARE.
Anglo-American C. &. G. Co..108 Pine
Cowen-Heineberg Co.....318 Front
Nathan-Dohrmann Co.....122 Sutter
Schloss Crockey Co.....409 Market
Sternheim, S. & Son.....528 Market
Wiedero, H. O.....Fourth and Mission

CRUSHED ROCK.
Cal. City Rock Co.....503 Market

DAIRY MACHINERY.
De Laval Dairy Supply Co...9 Drumm

DEPARTMENT STORES.
Emporium, The.....Market
Smith's Cash Store.....27 Market

DOORS AND WINDOWS.
California Door Co.....20 Drumm

DRAYMEN AND STORAGE.
Bocarde, J. B., Drayage Co..19 Drumm
Emmons, G. W.....212 California
Farnsworth & Ruggles.....25 Davis
McNab & Smith.....205 Davis
Morton Draying and Warehouse Co., The.....110 Battery
Overland Freight and Transfer Co.
.....203 Front
Raubinger Bros.....305 Sacramento
Rode, C. B. & Co.....404 Battery
Strauss, K.....118 Battery
Teele & Co.....708 Sacramento
Union Transfer Co..Bryant and Second
Western Transfer and Storage Co..
.....323 Front

DRIED FRUITS.
Griffin & Skelley Co.....132 Market
Phoenix Raisin Seeding and Packing Co..... 202 Market
Rosenberg Bros. & Co...211 California

DRUGGISTS.
Ayers, Edw. N.....229 Leavenworth
Bayley, E. P.....318 Grant Ave.
Boericke & Runyon.....330 Post
Broemmel, J. G. B.....2501 California
Burnett, G. W.....8 Turk
Calegaris, Joseph..Kearny and Pacific
Carpenter, Dr. Lewis .....1498 Fulton
Clough, Frank.....400 Ellis
Esters Von Krakau, W..25th & Folsom
Fauda, C. O.....1600 Stockton
Ferry Drug Co.....8 Market
Fletcher, David M.....
....S. W. cor Van Ness and Geary
Gates, J. R. & Co.....417 Sansome
Grant Drug Co.....38 Third
Grazer, F. A.....2291 Mission
Lainer, Rd. Drug Co...699 McAllister
Langley & Michaels Co.....34 First
Leipnitz, G. & Co.....250 Sutter
Lengfield's Pharmacy.....202 Stockton
Mack & Co.....13 Fremont
Owl Drug Co.....1128 Market
Redington & Co.....23 Second
Richards & Co.....406 Clay
Rockstroh, F. E.....1098 Howard
Ryan, D.....3402 Mission
Schmidt, Val..S. W. cor. Polk & Jackson
Smith, E. J.....158 Eddy
Union Drug Co.....400 Sutter
Wakelee & Co....Bush & Montgomery
Weck Co., F. A....158 New Montgomery

DRUGGISTS' SUPPLIES.
Beckett, F. A. & Co.....220 Sutter

DRY AND FANCY GOODS HOUSES.
Bauer Bros. & Co.....21 Sansome
Bernstein, Sylvan L.....120 Sutter
City of Paris Dry Goods Co., The..
.....Geary and Stockton
Clayburgh, L. J. & Co.....6 Sutter
Davis, R. D. & Co.....
.....Geary and Grant Ave.
Dinkelspiel, L. & Sons.....39 Battery
Graf Bros.....569 Market
Greenberg & Greenberg..31 Grant Ave.
Hale Bros.....979 Market
Hart, B. & Brother...9 and 11 Sansome
Heller, Bachman & Co....112 Sansome
Kennedy, R. T. Co.....1106 Market
Kohlberg, M. S. & Co.....121 Sansome
Lippman Bros.....501 Hayes
Livingston Bros.....123 Post
Marcuse, M. & Co.....125 Sansome
Michels & Wand.....26 Kearny
Murphy, Grant & Co..Sansome & Bush
Nathan, A.....2004 Market
Newman & Levinson.....129 Kearny
O'Connor, Moffatt & Co.....121 Post
Priester, Joseph .....1415 Stockton
Sachs Bros. & Co.....Sansome & Bush
Samuels Lace House Co., The D...
.....235 Sutter
Schmidt, Ben. J. & Co.....125 Sansome
Schoenholz Bros. & Co.....110 Sixth
Schwartz, S. C.....2704 Twenty-fourth
Semeria, Henry & Co.....11 Sansome
Silverman, J.....222 Third
Strauss & Frohman.....107 Post
Strass, Levi & Co.....16 Battery
Weill, Raphael & Co..Kearny & Post
Weinstock, Lubin & Co.....
.....Geary and Grant Ave.

DYEING AND CLEANING.
F. Thomas Dyeing and Cleaning Works, The.....27 Tenth
Hickman, Henry.....3915 Sacramento

DYESTUFFS, COLORS AND CHEMICALS.
Kuttroff, Pickhardt & Co.....
.....215 Sacramento

EDUCATIONAL INSTITUTIONS.
Heald's Business College.....24 Post
S. F. Business College.....738 Mission

ELECTRIC SIGN MANUFACTURERS.
Novelty Sign Co.....127 Eddy

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brooks-Follis Electric Corp 527 Mission
California Electrical Wks...547 Mission
Century Electric Company....28 Second
Doble Co., Abner...Fremont & Howard
Electric Railway and Manufacturers' Supply Co.....68 First
General Electric Co.....Crossley Bldg
Hetty Bros.....126 Eddy
Klein Electrical Co., The J. M....
.....107 Battery
Summerhayes, W. R.....627 Howard
Independent Electrical Construction Co.....31 Second
Westinghouse Electric and Manufacturing Co.....425 Market

ELECTRO-PLATERS.
Denniston's San Francisco Plating Works .....743 Mission
Golden West Plating Works..103 Beale
Merle, A. Co.....515 Mission
Marwedel, C. W.....58 First

ELEVATOR MANUFACTURERS.
A. J. McNicoll Elevator Co..209 Second
Cahill & Hall Elevator Co....133 Beale
Holman, W. L.....210 Fremont
Otis Elevator Co.....509 Howard

EMBROIDERIES AND LACES.
Levy, Jules & Bro.....5 Sansome

ENGINEERS, CIVIL.
Ferris & Haas.....320 Sansome

ENGINEERS, CONSULTING AND CONTRACTING.
Stratton & Bryant ..121 New Montg'y

ESSENTIAL OILS.
Boldemann, A. C. & Co.....120 First

EXPORTERS AND IMPORTERS.
Castle Bros.....463 Mission
Jennings, Rufus P.....6 California
Maldonado & Co., Inc....419 California
Schmitz, C. & Co.....215 Sacramento

FIRE PROOFING.
Western Expanded Metal and Fire Proofing Co.....Rialto Bldg

FIREWORKS.
California Fireworks Co....219 Front

FLORISTS.
Cleis, Fred.....1180 Valencia
Jacquemet, Joseph.....506 Eureka
Sievers & Boland.....25 Post

FLOUR MILLS.
Capitol Mills.....114 Sacramento
Sperry Flour Co.....133 Spear
Stockton Milling Co....112 California

FORWARDING AGENTS.
Earl, D. W. & Co....129 Crocker Bldg

FOUNTAIN PENS.
Cardinell-Vincent Co.....27 Jessie

FRUITS AND VEGETABLES.
Omey & Goetting....California Market

FURNITURE—HOUSE AND OFFICE.
Aronson, A.....340 Post
Bateman, William.....835 Folsom
Breuner Co., John.....261 Geary
Chicago Clock Co.....113 Grant Ave.
Cordes Furniture Co.....245 Geary
Eastern Outfitting Co....1310 Stockton
Friedman, M. & Co.....237 Post
Fuller Desk Co., The G. H..648 Mission
Fredericks, J. & Co.....34 Ellis
Indianapolis Furniture Co..750 Mission
Kragen's .....1015 Market
McCann, Belcher & Allen....600 Sutter
Milwaukee Furniture Co..932 Howard
Pattosien Co.....16th and Mission
Plum, Chas. M. & Co.....1301 Market
Sloane, W. & J. & Co.....116 Post
Smith Furniture Co., A. B.....128 Ellis
Sterling Furniture Co....1039 Market
Weber, C. F. & Co.....526 Market
Wilson Bros.....1710 Market
Wisconsin Furniture Co.....
.....324 Parrott Bldg
Yawman & Erbe Mfg. Co.....
....Mission and New Montgomery

FURNITURE MANUFACTURERS.
Fink & Schindler Co., The..1309 Market
Johnson, Harry Co.....780 Mission

FURS.
Berwin & Gassner.....110 Kearny
Hoeflich, Albert.....116 Grant Ave.
Kocour, Ad.....121 Post
Liebes, H. & Co.....139 Post
Wallace, Robert.....219 Grant Ave.

FUSE & MATCH MANUFACTURERS.
Metropolitan Match Co.....709 Front

GAS FIXTURES.
California Gas Fixture Co..517 Mission
Day Co., Thos.....725 Mission

GAS ENGINE MANUFACTURERS.
Schilling, Adam & Sons.....211 Main

GAS ENGINES AND SCALES.
Economist Gas Engine Co..519 Howard
Fairbanks, Morse & Co....310 Market
Union Gas Engine Co.....244 First
Von Serkey Gas Engine Co....219 Main

GAS GENERATORS.
Bullard & Breck .....131 Post
Pacific Acetylene Gas Co.....176 First
Reichert, Theodore.....625 Sutter

GAS METERS AND STOVES.
Pacific Meter Co.....24 Jessie

GAS REGULATORS.
Gas Consumers' Association..455 Sutter

GENERAL MERCHANDISE.
Heilbroner, L.....446 Ellis
Levin, J. & Co.....35 Taylor

GLASS MANUFACTURERS.
United States Glass Co.....18 Sutter

GLOVES.
California Glove Co.... ..... 84 Third
Centemeri, P. & Co.....109 Grant ave.
Moss, Geo. A.....101 Post
Steinberger & Kalisher....609 Mission

GLUE MANUFACTURERS.
California Glue Works..123 California

GRAIN AND BEAN DEALERS.
Barnard, W. C. & Co.....
.....Sacramento and Davis

GRANITE AND MARBLE DEALERS.
Back, F. J.....791 San Jose Ave.
Seregni & Fernieri.....Flood Bldg

GRAPHOPHONES AND PHONOGRAPHS.
Columbia Phonograph Co....125 Geary

GROCERS.
Arnold, H. B.....Valencia and 21st
Bibo, Newman & Ikenberg..1447 Polk
Claussen, C.....23d and Capp
Cluff Co., William.....201 Market
Ehrman, M. & Co.....104 Front
Foge & Mohr.....5th and Mission
Foster, S. & Co.....26 California
Getz, M. & Co.....512 Mission
Goldberg, Bowen & Co.....432 Pine
Granucci Bros.....521 Front
Haas Bros.....100 California
Hartter, Hayes & Co.....216 Front
Heitman, H.....395 Geary
Hollmann, Henry.....2805 Mission
Hooper & Jennings.....213 Front
Hurley, J. T.....Hayes and Webster
Irvine Bros.....1302 Polk
Lennon, John A.....315 Clay
Lewin-Meyer Co.....34 Market
Meyer, A. & Co.....16 Sacramento
Parks Bros. & Co.....418 McAllister
Peters Bros.....798 Haight
Rathjen Bros.....39 Stockton
Rothschild, John & Co..115 Sacramento
Schleef & Creyer.....1125 Powell
Stulz, Joseph A..533 Montgomery Ave.
Sussman, Wormser & Co.....
.....S. E. cor. Market and Main
Tillman & Bendell.....327 Battery
West, Elliott & Gordon.....31 Sixth
Wellman, Peck & Co.....321 East

GUNS AND AMMUNITION.
Bekeart, Phil B. Co.....114 Second
Clabrough, Golcher & Co..538 Market
E. E. Drake.....86 First
Shreve & Barber.....739 Market
Winchester Repeating Arms Co.. .....127 First

HARDWARE.
Arnold Hardware Co.....23 Davis
Baker & Hamilton.....2 Pine
Bennett Bros.....35 Sixth
Brown, Chas. & Son.....807 Market
Dunham, Carrigan & Hayden Co.. .....19 Beale
Froelich, Christian.....202 Market
Holbrook, Merrill & Stetson..235 Market
Ils, J. G. & Co.....814 Kearny
Lloyd-Scovel Iron Works..159 Fremont
Marwedel, C. F.....58 First
Montague, W. W. & Co....309 Market
Mossford, Moses.....3885 24th
Pacific Hardware and Steel Co.... .....Mission and Fremont
Palace Hardware Co.....603 Market
Philpott, C. H. Co.....823 Market
Pike, A. W. & Co.....461 Mission
Rosekrans, H. & Co.....511 Sixth
Smith, Peter A.....614 Fourth
Tayler & Spotswood Co..135 Fremont
Unna, The Harry Co.....115 Battery
Wright, F. W.....66 Third
Woods, Chas. M.....420 California

HARNESS AND SADDLERY.
Jepson Bros. Co.....110 Market
Johnson, J. C. & Co.....122 First
Liebold Harness Co.....211 Larkin

HATTERS.
California Hat Co.....597 Mission
Collins & Co.....1018 Market
Colman Co.....130 Kearny
Fisher & Co.....9 Montgomery
Kline, Louis & Co.....106 Bush
Lundstrom, K. A.....605 Kearny
Meussdorffer, K. & Son.....8 Kearny
Meyer, C. H. & Bro.....32 Sansome
Triest & Co.....116 Sansome
Union Hat Co.....578 Mission

HAY AND GRAIN DEALERS.
Anspacher Bros.....214 Pine
Chase, W. W. Co.....1938 Market
Ellis, H. C. & Co.....44 East
Meyer, Albert.....2303 Geary
Scott & Magner.....615 Sixth
Somers & Co.....564 Sixth
Vermeil, J. L.....3142 Mission

HEATING & VENTILATING
Grannis, J. G. & Co.....565 Mission
Royal Heating Co., Inc....738 Mission

HERMETIC CLOSURES.
Landsberger, J. A. Co.....208 Market

HORSE SHOEING.
Odea, Martin.....126 Geary

HOTELS.
Abrahamson, A.....1012 Van Ness
Brun, Benj. J.....1420 Van Ness ave.
California Hotel Co..Bush, near Kearny
Holm & Saxtorph, Baldwin House.. .....30 Ellis
Hotel St. Francis....Powell and Geary
Kingsbury, George W.....Lick House
Kirkpatrick, John C.....Palace Hotel
Occidental Hotel.....Montgomery
St. Nicholas Hotel Co..... .....Market and Hayes
Shores, L.....The Wentworth
Turpin, F. L., The Royal.....126 Ellis

HOUSEHOLD UTENSILS.
Wiester & Co.....22 Second

ICE DEALERS.
Consumers' Ice Company...420 Eighth
Merchants' Ice and Cold Storage Co.....Lombard and Sansome
Union Ice Co.....735 Fourth

INSURANCE.
Ahpel & Bruckman.....209 Sansome
Alliance Assurance Co...416 California
Berthau, Cesar.....423 California
Butler, Geo E.....204 Sansome
Christensen, Edwards & Goodwin.. .....220 Sansome
Com'l Union Assurance Co..... .....416 California
Craig, Hugh.....210 Sansome
Davis, J. B. F. & Son.....215 Sansome
Dornin, Geo. D.....Hayward Bldg
Firemen's Fund Insurance Co.... .....401 California
German Ins Co., of Freeport..337 Pine
Grant, Geo. F.....218 Sansome
Gutte & Frank.....303 California
Herold, Rudolph Jr.....415 California
Ins. Co. of North America....202 Pine
Landers, William J.....205 Sansome
Liverpool & London & Globe Ins. Co., The.....422 California
London and Lancashire Fire Ins. Co. .....320 Montgomery
Manheim, Dibbern & Co...217 Sansome
Milwaukee Mechanics' Ins. Co.... .....410 California
Nathan & Kingston...501 Montgomery
New York Life Ins. Co.....Mills Bldg
New Zealand Ins. Co....312 California
Northwestern National Insurance Co.....315 Safe Deposit Bldg
Norwich Union Fire Ins. Society.. .....314 California
Pacific Mutual Life Ins. Co. of Cal..Montgomery and Sacramento
Pacific Surety Co....Safe Deposit Bldg
Palache & Hewett.....313 California
Parker, Chas. M. T..... ....409 Mutual Savings Bank Bldg
Potter, Edward E.....412 Pine
Preferred Accident Insurance Co.. .....Mills Bldg
Shields, A. M.....Crocker Bldg
Sperling, Frank.....307 Parrott Bldg
Stovel, C. J.....122 Sansome
Transatlantic Fire Ins Co..221 Sansome
Voss, Conrad & Co.....204 Sansome
Watson, Taylor & Sperry.....322 Pine
Watt, Rolla V.....Pine & Sansome
Wilson & Painter..320 Hayward Bldg

IRON WORKS.
California Iron Yard.....640 Second
Macauly, H. C. & Co.....155 Bluxome
Morton & Hedley.....215 Harrison
Vulcan Iron Works.....505 Mission

JAPANESE PRODUCTS AND FANCY GOODS.
Marsh, G. T. & Co.....214 Post
Nippon & Company.....507 Dupont
Solomon, C., Jr.....422 Battery

JAPANESE AND CHINESE SILKS.
Mendelson Bros.....7 Battery

JEWELERS.
Baldwin Jewelry Co.....978 Market
Bohm, Bristol Co.....104 Geary
Brittain & Co.....120 Geary
California Jewelry Co.....134 Sutter
Carrau & Green.....220 Sutter
Eisenberg, A. & Co.....126 Kearny
Elgin National Watch Co..206 Kearny
Fershtand, Theodore.....126 Kearny
Glindeman, W.....5 Third
Greenzweig, George & Co..206 Kearny
Hall, A. I. & Son.....84 Third
Hammersmith & Field.....36 Kearny
Heringhi, Leo.....8½ Stockton
Huguenin, Adolph .....227 Grant ave.
Isaacs, Abe.....343 Kearny
Judis, Alphonse Co..... .....Mutual Savings Bank Bldg
Nordman Bros.....134 Sutter
Phelps & Adams.....120 Sutter
Radke & Co.....118 Sutter
Schneidewind, H. J.....822 Valencia
Schussler, M. & Co.....713 Market
Schwartze, K. G.....502 Battery
Schweitzer, Joseph.....707 Market
Shreve & .Co.....Crocker Bldg
Sorenson, James A. Co.....103 Sixth
Vanderslice, W. K. & Co....136 Sutter

JEWELERS' SUPPLIES.
Armer & Weinshenk.....220 Sutter
Muhs & Lochbaum Co.....738 Mission

KNITTED GOODS.
Gantner & Mattern Co.....20 Post
Pfister, J. J. Knitting Co.....60 Geary

LADIES' FURNISHING GOODS.
Davis, Schonwasser & Co.....134 Post
Magnin & Co.....920 Market
Marks Bros.....1210 Market
Paragon, The.....1306 Market
Rosenthal, S. & Co.....937 Market

LADIES' TAILORS.
Flamm, G.....1435 Polk
Gadner, A.....2012 Fillmore
Lowenthal & Co.....914 Market
Paternost, J.....684 Sutter
Rothschild, M.....526 Sutter

LAMPS.
Boesch Lamp Co.....585 Mission
Bauer Lamp & Reflector Co.510 Mission

LAUNDRIES.
La Grande Laundry.....23 Powell
National Laundry Co.....472 Geary
S. F. Laundry Association....131 Ellis
U. S. Laundry Association..... .....3111 Sixteenth
White Star Laundry.....330 Market

LAUNDRY MACHINERY.
Troy Laundry Machinery Co..... .....583 Mission

LAW BOOK PUBLISHERS.
Bancroft-Whitney Co....612 California

LEAF TOBACCO DEALERS.
Kohlberg & Co.....526 Washington

LEATHER AND LEATHER GOODS DEALERS.
Bissenger & Co.....401 Front
Brown & Adams.....325 Front
Dulfer & Nelson.....209 Mason
Frank, S. H. & Co.....408 Battery
Harpham & Jansen....524 Washington
Kullman, Salz & Co.....582 Mission
Wagner Leather Co.....306 Clay

LIME AND CEMENT.
Cowell, Henry & Co.....211 Drumm
Holmes Lime Co.....24 Sacramento

LITHOGRAPHERS.
Britton & Rey.....525 Commercial
Galloway Lithographing Co..... .....410 Sansome
Mutual Label and Lithograph Co.. .....Second and Bryant
Roesch, Louis Co.....325 Sansome
Union Lithograph Co.....325 Sansome

LIVERY STABLES.
Christensen, E. C. & Son..1210 Valencia
Clemens, C. J.....409 Taylor
Kelly, Thos. & Sons.....1629 Pine
Nolan, John & Sons....1611 California

LUMBER DEALERS.
Albion Lumber Co..33-34 Crocker Bldg
Blyth & Trott.....Spear and Mission
Carter, Geo. E. & Co..52 Crocker Bldg
Casper Lumber Co..812 Hayward Bldg
Dodge, E. J. Co.....6 California
Dolbeer & Carson.....10 California
Excelsior Redwood Co.....204 Front
Gage, Mills & Co.....330 Market
Gray's Harbor Commercial Co.... .....237 California
Greenewald, O. H.....308 Crossley Bldg
Hammmond Lumber Co..... ....Merchants' Exchange Building
Hihn, F. A. Co.....Santa Cruz
Hobbs, Wall & Co., Inc 124 California
Hooper, C. A. & Co.....204 Front
Hooper, F. P. & J. A.....4 California
Jones, Richard C. & Co.....739 Bryant
Meyer, Adolph.....1510 Devisadero
Pacific Lumber Co.....Rialto Bldg
Pope & Talbot.....314 California
Renton, Holmes & Co.....Mills Bldg
Scott & Van Arsdale L. Co..... .....Fifth and Brannan
S. F. Lumber Co.....Third and Berry
Sierra Lumber Co.....320 Sansome
Simpson Lumber Co.....14 Spear
Slade, S. E., Lumber Co....6 California
Tacoma Mill Co.....300 California
Truckee L. Co. of S. F.....6 California
Union Lumber Co...Sixth and Channel

MACARONI MANUFACTURERS.
California Italian Paste Co..... .....347 Sacramento

MACHINERY AND ENGINEERS' SUPPLIES.
Bay City Engineers & Supply Co.....322 Howard
Cal. Hydraulic Engineering and Supply Co.....17 Fremont
California Engineering and Construction Co.....907 Rialto Bldg
California Tool Works.....143 Beale
Cyclops Iron Works.....223 Main
Evans, C. H. & Co.....183 Fremont
Garratt, W. T. & Co.Fremont & Natoma
Hall, Robert.....108 Main
Harron, Rickard & McCone..21 Fremont
Henshaw, Bulkley & Co..... .....Fremont and Mission
Martin Pipe & Foundry Co..... .....33 New Montgomery
Meese & Gottfried Co.....167 Fremont
Moore, Chas. C. & Co..First and Mission
Pacific Tool and Supply Co..467 Mission
Pennington, Geo. W. Sons. Inc.... .....313 Folsom
Ralston Iron Works.....222 Howard
Rogers' Engineering Co..... .....109 New Montgomery
Tatum & Bowen.....34 Fremont
The Compressed Air Machinery Co. .....26 First
Union Iron Works.....222 Market

MANUFACTURERS' AGENTS.
Alden, S. F. & Co.....300 Rialto Bldg
Eberhard Co., The Geo. F...12 Drumm
French & Linforth.....308 Market
Hughson & Merton.....105 Front
Insecticide Co., The.....819 Market
Luscombe & Isaacs.....22 Sansome
Morgan & Allen Co.....134 Sutter
Robinson, Geo. H.....226 Bush
Young, Carlos G.....23 Davis

MARBLE WORKS.
Musto, Jos. & Sons.....709 Battery

MATTRESSES AND UPHOLSTERY.
Crescent Feather Co...510 Washington
Hoey, John.....716 Mission
Schrock, W. A.....21 New Montgomery

MEN'S FURNISHHING GOODS.
Atkins, R. C. & Sons..123 Montgomery
Baumel, Fred J.....1608 Market
Bullock & Jones Co.....106 Sutter
Cluett, Peabody & Co.....582 Mission
Elkus Brenner Co.....17 Battery
Greenebaum, Weil & Michels..... .....17 Sansome
Hansen & Elrick....Market and Third
McNamara & Moran.....7 Battery
Meyerstein Co.....6 Battery
Morgan Bros.....229 Montgomery
Rogerson, J. C.....535 Valencia
Schoenfeld, Adolph.....1334 Market
The Toggery.....628 Market
United Shirt and Collar Co..25 Sansome

MERCHANT TAILORS.
Growall, W. L. Co..Mut. Sav. Bk. Bldg
Harshall, Abe.....12 Kearny
Jacobi Bros.....413 Montgomery
Lyons, Charles.....721 Market
Martin Bros.....17 Stockton
Poheim, J. T.....1110 Market
Reid, John & Son.....78 Geary

METAL WORKS.
American Can Co.....Kohl Building
Finn, John Metal Works...313 Howard
Pacific Metal Works.....139 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.
Bausch & Lomb Optical Co. of Cal. ..... 230 Sutter

MILK AND CREAM.
Berkeley Farm—N. J. Nelson..... .....1228 Folsom
Jersey Farm Co.....851 Howard
Loewe, Wm. G.....624 Russia
Pippy, Geo. H.....Nevada Block
S. F. Cream Depot.....1929 Mission
Standard Milk Co.....3201 16th

MILLINERY.
Butler, Schultze Co.....723 Market
Hinz & Landt.....543 Market
Holm & Nathan .....84 Third
Muller & Raas Co..... ....New Montgomery and Mission
Spencer & Mitau .....1026 Market
Toplitz, R. L. & Co.....545 Market
Zobel, Lud. Co.....919 Market

MILLWRIGHTS.
Dibert Mfg. Co.....225 Mission

MINERAL WATERS.
Cook's Mineral Water...19th & Castro
Eggers, Chas. & Co.....118 Eureka
Mt. Shasta Mineral Spring Co..... .....Sixth and Brannan

MINING COMPANIES.
Alaska Treadwell Gold Mining Co. .....Mills Bldg.
Bourn, W. B.....401 California
Pew, John W.....310 Pine
Quarre, Geo....Cal. Safe Deposit Bldg.
Ralston, W. C.....331 Pine

MINING MACHINERY.
Woodbury, Geo. E.....223 First

MUSLIN AND FLANNELETTE UNDERGARMENTS.
Reynolds, The Geo. W. Co..597 Mission

MUSTARD MANUFACTURERS.
Burr, C. C. & Co.....2111 Stockton

NECKWEAR. MANUFACTURERS.
Heineman, H. M.....109 Sansome

NEWS DEALERS.
Foster & Orear.....Ferry Building

NOTIONS AND SMOKERS' ARTICLES.
Son Bros. & Co.....15 Sansome

OILS.
Porter, W. S.....Hayward Bldg.
Standard Oil Co.....Rialto Bldg

OPTICIANS.
Berteling Optical Co.....16 Kearny
California Optical Co.....205 Kearny
Chinn-Beretta Optical Co...991 Market
Hirsch & Kaiser.....7 Kearny
Kahn, H. & Co.....642 Market

OYSTER DEALERS.
Darbee & Immel.. 30 Union Sq. Market
Moraghan, The M. B. Oyster Co.. .....380 Brannan
Morgan Oyster Co., The.....614 Third

PACKERS OF CANNED SALMON.
Alaska Packers' Association.308 Market

PAINTS AND OILS.
Bass-Hueter Paint Co.....816 Mission
Cal. Paint Co.....236 First
Clinch, C. G. & Co.....7 Front
Fuller, W. P. & Co....Pine and Front
Magner Bros.....215 California
Nason, R. N. & Co.....115 Front
Rea, L. A. & Co.....1318 Stockton
Whittier-Coburn Co.....20 Fremont

PAINTERS AND PAPER HANGERS.
Beck, W. T. & Sons....729 Devisadero
Brace, N.....447 Valencia
Downing, Thomas, Inc.....289 Post
Fraser, John P.....418 Post
Johnson, Joseph A.....517 California
Stader, C.....Glen Park
St. Denis, J. & Co.....344 Sutter
Stein, M.....30 Sacramento
Swan, J. S.....717 Market

PAPER BOXES.
Pacific Fold. P. B. Factory..14 Fremont

PAPER AND PAPER BAG MANUFACTURERS.
Cal. Paper and Board Mills..... .....40 California
Crown Paper Co.....707 Front
Union Bag and Paper Co....406 Front
Union Pulp and Paper Co..410 Sansome

PAPER AND PAPER BOXES.
Fleishhacker, A. & Co.....520 Market
Zellerbach, A. & Sons.....418 Sansome

PATENT DOOR OPENERS AND CLOSERS.
Rischmuller, Geo.....2449 Nineteenth

PHARMACEUTICAL PREPARATIONS.
Burgess, Frank P.....941 Howard
California Fig Syrup Co....392 Church
Law, Herbert E.....Rialto Bldg
National Pharmacy Co..214 Townsend

PHOTOGRAPHERS.
Taber Photo Co.....121 Post
Weidner, Chas.....36 Geary

PHOTO-ENGRAVERS.
Bolton & Strong.....621 Clay
Sunset Photo & Engraving Co.... .....Market and Tenth
Union Photo Engraving Co..... .....144 Union Square Ave.

PHOTOGRAPHIC SUPPLIES.
Andrews. T. P.....109 Montgomery
Kirk, Geary & Co.....112 Geary

PIANO AND ORGAN DEALERS.
Allen, Wiley B. Co.....931 Market
Curtaz, Benj. & Son.....20 O'Farrell
Kohler & Chase.....715 Mission
Mauzy, Byron.....308 Post
Pommer-Eilers Music Co....653 Market
Sherman, Clay & Co.....139 Kearny

PICKLE MANUFACTURERS.
Fisher Packing Co..... .....North Point and Stockton
Pacific Vinegar and Pickle Works. .....122 Davis

PLANING MILLS.
Birth, L. H.....709 Bryant
Hansen, A.....Berry, near Sixth
Townley Bros.....18th and Folsom

PLUMBERS.
Ickelheimer, S. & Bro.....20 Geary
Murray Bros.....623 Sacramento
Snook, Wm. & Son. ...602 Montgomery
Wilson, W. F.....328 Stockton

PLUMBING, HEATING AND STEAM SUPPLIES.
Dalziel-Moller Co.....557 Mission
Gulick & Wetherbee.....210 Mason
Tay, Geo. H. Co.....49 First

PORK PACKERS AND PROVISION DEALERS.
Armour Packing Co.....309 Davis
Buttgenbach, Joseph.....336 Fourth
Cudahy Packing Co.....125 California
Heineman & Stern.....906 Larkin
Roth, Blum & Co.....201 California
South S. F. Pack. &. Prov. Co..117 Davis
Western Meat Co..Sixth and Townsend
Wilfert Bros.....1378 Market

POULTRY AND DAIRY PRODUCE.
Fodera, A.....526 Montgomery
O'Brien & Spotorno.....Cal. Market
Tiddy, Richard.....Spreckels Market

POWDER WORKS.
The California Powder Works.... .....Wells-Fargo Bldg

PRESS CLIPPINGS.
Allen's Press Clipping Bureau ....30 California

PRINTERS.
Barry, The J. H. Co..429 Montgomery
Bent & Meyerderks.....40 California
Commercial Publishing Co...463 Mission
Cubery & Co.....587 Mission
Davis, Thos. J. & Son.....523 Market
Dempster Bros..Glen Park Ave. & Bond
Freygang-Leary Co.....113 Davis
The Gilmartin Co.....19 First
Janssen Printing and Binding Co.. .....23 Stevenson
Monahan, John & Co..412 Commercial
Murdock, C. A. & Co.....532 Clay
Mysell-Rollins Co.....22 Clay
Partridge, John.....306 California
Pernau Bros.....543 Clay

Phillips & Van Orden Co.....508 Clay
Roberts, John W.....220 Sutter
Spaulding, George & Co.....414 Clay
Stanley-Taylor Co., The....656 Mission

PRINTERS' INK.

Reed & Goodman.....513 Sacramento

PRINTING MACHINERY.

Swain, Hadwen Mfg Co.....215 Spear

PROPERTY OWNERS.

Andros, Milton.....320 Sansome
Ballard, Dr. J. Stow.....610 Hyde
Bancroft Property, The.....721 Market
Bishop, Thomas B.....532 Market
Crocker Estate Co....54 Crocker Bldg
D'Evelyn, Dr. Frederick W.....Phelan Building
De Vecchi, Poalo, M. D..Crocker Bldg
Deichmiller, C., D. D. S.....Y. M. C. A. Bldg
Flood, James L.....7 Nevada Block
Gibbons, Henry, Jr., Dr.....920 Polk
Heller, E. S.....24 Nevada Block
Hewes, D.....412 Kearny
Hill, Horace L.....124 Sansome
Hooker, C. G.....967 Bush
Kellogg, Sheldon G....711 Crocker Bldg
Keyes, Alex D.....1008 Mills' Building
Law, Hartland .....Crossley Bldg
Mayre, Geo. T., Jr....234 Montgomery
McNutt, Dr. W. F.....1220 Sutter
Montgomery, D. W., M. D,.....1301 Van Ness ave.
Page, Charles .....905 Mills' Building
Parrott, John .....401 Parrott Bldg
Payson, A. H.....641 Market
Pillsbury, E. S.....105 Crocker Bldg
Pischel, Kaspar, M. D.....Crocker Bldg
Quinn, John E.....2130 Green
Rosenthal, Dr. C. H.....636 Baker
Scheeline, S. C.....214 Pine
Schussler, Herman.....126 Stockton
Shiels Estate Co.....324 Bush
Stevens, Martin.....Mills Bldg
Tevis, Wm. S.....Mills Bldg
Van Orden, Dr. C. L.....606 Sutter
Westerfeld, Carl..Claus Spreckels Bldg
Wilson, A. W.....2430 Broadway

PUBLISHERS.

Traffic Publishing Co..429 Montgomery

PUMPING MACHINERY.

Dow, Geo. E., Pumping Engine Co. .....149 First
Jackson, Bryon, Machine Works... .....411 Market
Platt Iron Works Co.....11 First

RATTAN WORKS.

Coulter's Rattan Works.....227 Sutter

REAL ESTATE DEALERS.

Ashton & Gardiner.....411 Montgomery
Babin, Landry C.....413 Kearny
Baldwin & Howell.....25 Post
Baldwin, O. D. & Son..22 Montgomery
Boardman Bros. & Co..138 Montgomery
Buckingham, A. E.....26 Montgomery
Burnham & Marsh Co..211 Montgomery
Bush, David & Son..Safe Deposit Bldg
Cranston, Wm. Co.....114 Montgomery
Crim, W. H. & Co.....118 Montgomery
Davis, Alfred E.....323 Montgomery
Easton, Eldridge & Co..14 Montgomery
Ehrenpfort, Wm.....801 Fillmore
Giselman, William, Trustee.....120 Phelan Bldg
Hendrickson, William & Co.....614 Claus Spreckels Bldg
Heyman, Oscar .....14 Post
Hooker & Lent.....14 Post
Hooper, E. J.....26 Montgomery
Lyon & Hoag.....116 Montgomery
Madison & Burke.....30 Montgomery
Magee, Thos. & Sons....5 Montgomery
Martin, Walter S.....916 Market
McElroy, R. D.....4 Phelan Bldg
Nelson, Johnson & Co..203 Montgomery
Oliver, P. B.....114 Montgomery
Patterson, George W. H....1026 Pine
Realty Syndicate, The.....14 Sansome
Rich, A. J. & Co.....112 Montgomery
Sachs, Sanford.....214 Pine
San Francisco and Suburban Home Building Society.....708 Market
Schlesinger, Nathan...304 Montgomery
Schroth Co., The.....3 Hardie Place
Scooffy, Leonidas J.....26 Montgomery
Shainwald, Buckbee & Co.....210 Montgomery
Strassburger, I. & Co....484 California
Surryhne, F. B.....114 Sutter
Umbsen, G. H. & Co.....14 Montgomery
Von Rhein Real Estate Co., Inc..513 California
Woodward, Edwin W..11 Montgomery

RECREATION GROUNDS.

Herman, R.....Harbor View Park

REFINERS.

Selby Smelting and Lead Works..416 Montgomery

RESTAURANTS.

Arfsten, Eichler & Co.....228 Kearny
Bay State Restaurant.....29 Stockton
Bergez, John.....332 Pine
Bertz, J.....24 Ellis
Besozzi, Louis.....504 Market
Blanco, A. B...N. E. cor. Eddy and Mason
Breuss, M. A.....70 Third
Christesen, M. A. C.....26 Fifth
Collins & Wheeland...329 Montgomery
Detjen & Mengel.....35 Market
Galindo, F. B.....133 O'Farrell
Johnson Restaurant Co....725 Market
Krone, F. W.....35 Geary
Larsen, C. G.....16 Eddy
Malfanti, J. & Co.....110 O'Farrell
Nissum, James .....115 Grant Ave.
Peterson, P.....623 Kearny
Pouchan & Schlatter .....33 O'Farrell
Priet, P. & Co.....Geary and Stockton
Ravn & Karstensen.....111 Market
Swain, Frank A.....213 Sutter
Techau, R. J.....Mason, near Ellis
Westerfeld, P. & Co.....1035 Market
Wicker & Hermanson.....Market St. and Park Ave.
Zinkand, Chas. A.....927 Market

RIGGERS.

Smith & Rice.....118 Howard

ROOFERS AND ROOFING MATERIALS

Pacific Refining and Roofing Co.. .....113 New Montgomery

ROOFING AND BUILDING PAPER.

The Paraffine Paint Co.....24 Second

RUBBER GOODS.

Boston Woven Hose and Rubber Co.....14 Fremont
Bowers Rubber Co.....42 Sacramento
Goodyear Rubber Co.....577 Market
Morgan & Wright.....1067 Mission
Winslow, C. R. & Co.....44 Second

RUBBER STAMPS.

Patrick & Co.....111 Sansome

RUG MANUFACTURERS.

California Rug Co. Fillmore & Lombard

SAFES

Halls' Safe and Lock Works..... .....605 Market
Hermann Safe Co.....307 Battery
Parcells-Greenwood Co..216 California

SAW WORKS.

California Saw Works.....210 Mission
Simonds Saw Co.....31 Main

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co.....122 McAllister

SCOTCH TWEEDS.

Craig Bros.....120 Sutter

SCREEN WORKS.

Quick, John W.....221 First

SEEDS AND GRAIN.

Bowen, E. J.....815 Sansome

SEEDS AND PRODUCE.

Volkman, Chas. M. & Co.....408 Front

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons.....17 Spear
Gladding, McBean & Co....Rialto Bldg
Steiger Terra Cotta and Pottery Works .....Mills Bldg

SEWING MACHINES.

Evans, J. W.....1021 Market
Jackson, Wm. E.....612 Montgomery
Singer Mfg. Co.....22 Post
White Sewing Machine....1878 Market
Willcox & Gibbs Sewing Machine Co.....334 Post

SHEET IRON AND PIPES.

Smith, Francis & Co.....83 Fremont

SHEET METAL WORKS.

Shields, Thomas.....548 Mission

SHEET MUSIC AND MUSICAL INSTRUMENTS.

Mauvais, The Zeno Music Co..... .....933 Market

SHIP BUILDERS.

Boole, W. A. & Son, Inc..20 California
Pacific Shipyard and Ways Co.... .....35 Steuart
Turner, Matthew .....40 California
Whelan, John A. & Bros....28 Steuart

SHIP CHANDLERS.

Foard, L.....3 Steuart
Josselyn, G. M. & Co.....38 Market
Lewis, Anderson & Co.....24 East
Weeks Co., S. F.....31 Market

SHIPPING AND COMMISSION.

Alexander & Baldwin, Ltd..308 Market
Balfour, Guthrie & Co..316 California
Chapman, W. B.....123 California
Dempster & Son.....320 Sansome
Eddy, Falk & American Trading Co.....123 California
Gale, J. W.....410 Davis
Grace, W. R. & Co..... ..N. E. cor. California and Battery
Herrmann, Geo. Co.....310 Sacramento
Johnson-Locke Mercantile Co..... .....123 California
Lund, Henry & Co...Pine and Sansome
Marcus, Geo. & Co.....418 California
Mitsui & Co..... ....Merchants' Exchange Building
McNear, G. W.....326 California
Meyer, Wilson & Co.....210 Battery
Moore, Ferguson & Co..310 California
Newhall, H. M. & Co.....309 Sansome
Otis, McAllister & Co....109 California
Parrott & Co.....306 California
Plummer, Geo. E. & Co....51 Steuart
Spreckels, J. D. Bros. & Co..327 Market
Tyson, R. J. & Co.....18 California
Ulrichs, J. F.....122 Clay
Williams, Dimond & Co.....202 Market

SHIPSMITHS.

Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.

Ulman, Seeligsohn & Brown..... .....715 Mission

SILK MANUFACTURERS.

Carlson-Currier Co.....8 Sutter
Nonotuck Silk Co.....84 Third

SILVERWARE.

Glidden, W. B.....110 Sutter
Whitney, John B.....120 Sutter

SMOKERS' ARTICLES.

Heininger, C. P. & Co.....535 Market

SOAP & TALLOW MANUFACTURERS.

Fischbeck & Glootz....214 Sacramento
Lille, Charles..... .....N. W. cor. Bay and Webster
Luhn, Otto & Co.....117 Diamond
Newell & Bro.....313 Davis

SODA MANUFACTURERS.

Horstmann Co., John.....675 Bryant

SODA WATER APPARATUS AND SUPPLIES.

G. J. Becht Company.....572 Geary

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co..Union & Octavia

SPANISH PRINTING.

Torres, Jos. M.....518 Sacramento

SPICES AND FLAVORING EXTRACTS.

Rleger, Paul & Co.....141 First

STAMP DEALERS

Sellschopp. W. & Co.....113 Stockton

STARCH MANUFACTURERS.

Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towne.....55 First
Bonestell, Richardson Co..401 Sansome
Crocker, H. S. Co.....215 Bush
Heynemann, Milton, Marshall Co.. .....415 Montgomery
Le Count Bros.....533 Market

STEAM ENGINE MANUFACTURERS.

Ohmen Engine Works .....132 Main

STEAMSHIP AND TRANSPORTATION COMPANIES.

Cal. Transportation Co....Pier No. 5
Cook, Thos. & Co.....621 Market
Fugazi, J. F. & Co..5 Montgomery Ave.
International Navigation Co....21 Post
Loveland, H. D., Manager Pacific Traffic Com. Co....Hayward Bldg
Northern Commercial Co.Crossley Bldg
Occidental and Oriental Steamship Co...707 Merchants' Exchange Bldg
Pacific Coast Steamship Co...10 Market
Pacific Mail Steamship Co..... ....707 Merchants' Exchange Bldg
San Francisco Dry Dock Co..... .....302 California
Ship Owners' and Merchants' Tug Boat Co.... .....302 California
Toyo Kisen Kaisha..... ....701 Merchants' Exchange Bldg

STEVEDORES.

Eschen & Minor.....8 Mission
Freese, A. C.....55 Mission

STORE AND OFFICE FIXTURES.

Simmen, John .....348 Phelan Bldg
Thoms, J. W..... .....1009 Claus Spreckels Bldg

STOVE AND IRON FOUNDRIES.

Graham, James, Mfg. Co....14 Second
Stelger & Kerr.....18th and Folsom

SURGICAL INSTRUMENTS.

Folkers, G. A. W.....330 Post
Hoppe & McConnell.....404 Sutter

SURVEYING INSTRUMENTS.

Lietz, A. Co.....422 Sacramento

SYRUPS.

Colonial Maple Sugar and Syrup Co.....3460 Twenty-fifth
Long Syrup Refining Co..... .....Eighth and Brannan
Pacific Coast Syrup Co....713 Sansome

TABLE CEREALS.

Pacific Cereal Association.....226 Clay

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Arnstein, Simon & Co.....585 Market
Baumgarten, J. & Co.....578 Mission
Ford, C. W. R. & Co.....116 Sutter
Reiss Bros. & Co.....24 Sutter

TAILOR TO TRADE.

Hilp, Henry, Tailoring Co., Inc... .....Third and Jessie

TANNERS.

Eagle Tannery ....26th and San Bruno Ave.
Legallet-Hellwig Tanning Co..... .....401 Front
Norton Tanning Co.....312 Clay

TEAS, COFFEES AND SPICES.

Argonaut Tea and Spice Co.....21 Main
Brandenstein, M. J. & Co..... .....Spear and Mission
Burmester, Henry W.....1854 Market
Caswell, Geo. W. & Co..414 Sacramento
Folger, J. A. & Co.....104 California
Grandjean, Henry .....419 Jackson
Guittard Mfg. Co.....119 Front
Hills Bros .....128 Market
Huddleston & Co.....52 Market
Jones-Paddock Co.....26 Fremont
Schilling, A. & Co...Second and Folsom
Thierbach, Chas. F. & Co..306 Battery
Tyler, S. H. & Son.....310 Front

TELEPHONE AND TELEGRAPH COMPANIES.

Pacific States Telephone and Telegraph Co., The .....216 Bush

TENTS AND AWNINGS.

Ames & Harris, Inc...100 Sacramento
Neville & Co.....530 Davis

THEATERS.

Belasco & Meyer.....Alcazar Theater
Orpheum Circuit Co.....113 O'Farrell

TIMBER PRESERVING.

S. F. Timber Preserving Co..... .....223 Folsom

TIN PLATE MANUFACTURERS.

Williams, I. B.....Mills Bldg

TITLE INSURANCE.

California Title Insurance and Trust Co.....410 Montgomery

TOWEL COMPANIES.

Mercantile T. & L. Co.....331 Eighth
S. F. Towel Co., The.....819 Folsom

TOYS AND NOVELTIES.

Cal. Notion and Toy Co.....526 Market

TRANSFER COMPANIES.

S. F. Transfer Co.....118 Ellis
Morton Special Delivery Co..... .....110 Battery
Pacific Transfer Co.....20 Sutter
People's Express Co.....106 Steuart
Wells, Fargo & Co. Express..... .....Second and Mission

TRUNKS.

Hirschfielder & Meaney.....14 Sutter
Malm, C. A. & Co.....220 Bush
Oppenheimer, James .....1 Ellis
Pacific Trunk and Bag Co..625 Mission

TURKISH BATHS.

Greenhood, L. H.....222 Post
Lindstrom & Johnson.....415 Sutter

TYPEWRITERS AND SUPPLIES.

Alexander, L. & M. & Co..... .....110 Montgomery
Bannan's Typewriter Exchange.... .....307 Montgomery
Bornemann, Geo. C. & Co....117 Sutter
West Coast Typewriting Co..... .....401 Hayward Bldg
Yost Writing Machine Co..... .....327 Montgomery

UNDERTAKERS.

Gray, N. & Co.....353 Sutter
Halsted & Co.....946 Mission
Maass, H. F. Co.....917 Mission
Valente, Marini & Co....1524 Stockton

UNDERTAKERS' SUPPLIES.

California Casket Co.....934 Mission

UNDERWEAR.

Deimel Linen Mesh System Co.... .....110 Sutter

UNIFORMS AND REGALIA.

Pasquale, B. & Sons.....123 Geary

VALVES AND FAUCETS.

West Coast Safety Faucet Co..... .....223 Mission

VARNISH MANUFACTURERS.

Berry Bros., Ltd.....809 Mission

VINEGAR MANUFACTURERS.

Consumers' Y. & V. Works....213 Eddy
Golden Gate Compressed Yeast Co. and Potrero Yeast Vinegar Co. .....348 Sutter

WAGON AND CARRIAGE MATERIALS

Holt Bros. Co.....30 Main
Waterhouse & Lester .....524 Howard

WALL PAPER AND MOLDINGS.

Quadt, John .....1614 Market
Tozer, L. & Son .....762 Mission
Uhl Bros.....655 Market

WAREHOUSES.

Grangers' Business Association... .....309 California
Haslett Warehouse Co., The..... .....206 California
Lombard Warehouse Co., Inc.,..... .....225 Fremont
S. F. Warehouse Co.....41 First
South End Warehouse Co..... .....Townsend and Second

WELL BORERS.

Lowe, J. W.....126 Kearny

WIRE AND WIRE ROPE.

Pacific Steel and Wire Co....100 Front

WELSBACH MANTLES AND SUPPLIES

Welsbach Co.....359 Sutter

WINES AND LIQUORS.

Arnhold, B. & Co..... .....Townsend and Stanford
Berges & Domeniconi....708 Sansome
Braunschweiger & Co.....5 Drumm
California Wine Association..661 Third
Chauche & Bon.....539 Geary
Chevalier, F. & Co.....15 Beale
Crown Distilleries Co...Beale & Mission
French-American Wine Co..... .....756 Brannan
Friedman, Paul .....312 Battery
Gundlach-Bundschu Wine Co., The. .....434 Bryant
Herrscher-Samuel Co., Inc...521 Market
Hey, Grauerholz & Co.....224 Front
Hilderbrandt, Posner & Co..118 Market
Holtum-Schmidt Co., Inc....565 Market
Holtum, Ferdinand .....517 California
Hotaling, A. P. & Co.....431 Jackson
Italian-Swiss Agricultural Colony.. .....Montgomery and Sacramento
Jones, Mundy & Co.....123 California
Korbel, F. & Bros.....723 Bryant
Kuhls-Schwarke & Co.....129 Sutter
Lachman & Jacobi....Second & Bryant
Levy, Simon & Co.....211 Battery
Livingston & Co.....206 Davis
Lubben, John..California and Sansome
Lyons, E. G. and Rass Co., The.... .....549 Mission
Mann, C. M. Co., Inc., successor to I. de Turk.....216 Sacramento
Martinoni, E.....714 Front
McDonald & Cohn.....120 Front
McLeod & Hatje.....515 Market
Meinecke, Chas. & Co..314 Sacramento
Metzger, Leo & Co.....118 Battery
Moore-Hunt Co., The Jesse..200 Davis
Naber, Alfs & Brune.....323 Market
Napa and Sonoma Wine Co..... .....10th and Howard
Neuman, W. & Co.....501 Market
Oakville Wine Co....Folsom and Army
Pike, B. D. & Co.....525 Market
Rathjen Co., The.....139 Mason
Rheinstrom Bros.....125 Mission
Rosenblatt Co., The .....717 Battery
Schilling, C. & Co.....230 Brannan
Schlesinger & Bender ....Brannan and Boardman
Schultz, Wm. A. & Sons....523 Front
Shea, Bocqueraz & Co.....525 Market
Siebe Bros. & Plagemann..328 Sansome
Spruance-Stanley Co.....410 Front
Sroufe, John & Co.....208 Market
Sutter Home Wine and Distilling Co.....1295 Folsom
Van Bergen, N. & Co.....418 Clay
Weniger, P. J. & Co.....101 Powell
Wetmore, Bowen & Co.....410 Post
Wichman, Lutgen & Co.....29 Battery

WIRE AND WIRE ROPE.

American Steel and Wire Co..10 Pine
Roebling's, John A. Sons Co..... .....25 Fremont

WOOD DEALERS.

Union Wood and Timber Co..... .....Third Street Wharf

WOOD MANTEL MANUFACTURERS.

Bush & Mallett Co.....Crossley Bldg
Rigney, Thos. F.....641 Mission

WOOD AND WILLOW WARE.

Levenson & Co.....209 Front

WOOL.

Denigan, Thos., Son & Co..132 Market
Koshland, S. & Co.....426 California
San Francisco Wool Sorting and Scouring Co.....652 Fifth

WOOLEN MANUFACTURES.

Sheideman, B.....214 Pine

WRECKERS.

Whitelaw Wrecking Co.....253 Spear

WHAT TO DO ABOUT IT.

Get four of your neighbors and start a little district political club of five men.

Let each member get a few more, and these a few more, being careful to select only the trustworthy, and to stop before the membership is unwieldy, or includes even one man friendly to the grafters.

Make lists of voters and keep them up to date.

Make it your object to carry the next primary for decency, and send honest delegates to the conventions.

Look up the election laws and learn how it is to be done.

Make a slate, and have your club voting-list ready to put it through.

Act. We have enough laws. You might as well expect tools and lumber to build you a house as to hope that statutes and ordinances will give you good government. Nothing worth while is to be had in this world without work. And individual effort does little politically. The city is going to be governed by some organization, and it might as well be one controlled by honest men.

It is time to begin.

If you are beaten, try it again. We learn through effort, whether it succeed or fail.

SELF-GOVERNMENT IS HARD WORK.

Speaking generally, the homes of the people are the abodes of honesty. It follows not merely from the fact that most of the public is honest, but also from the element of saving grace in the atmosphere of the family. No one likes to be a rascal in his own house. Where he is respected and relied upon and held in affection, the meanest man must wish he deserved it. And where he is sheltered from competition and secluded from temptation, and feels as though he had the power to choose between the right and the wrong, he is apt to choose the right.

The homes of this country never yet failed in the proper decision of a moral issue.

That is what the problem of city government is—a moral issue. It presses on the country to-day, and the court where it should and must be adjudicated is the home.

But that means work. The case must be presented thousands of times, and advocates are needed. Men must be willing to visit their neighbors, to set aside one or two evenings a month, and parts of their Sundays, for the purpose of preparing the householders of San Francisco to decide the moral issue of the city's government as it should be decided. Men must do politics, who never did politics before. They must leave their own firesides, or gas heaters, or steam radiators, their own easy chairs and slippers, quit their comfortable evening and Sunday habits temporarily, and hustle.

That is the price of good government. Good government means hard work, and it has been shirked long enough. Men in this city willingly hustle for money, for success, for honors and influence in business. It is time they began to hustle for their homes.

Graft attacks the home. There is money in it. It would be bad enough if it simply robbed the citizen of his property, but it never stops at that. District Attorney Jerome of New York declares pickpockets work the street cars of that city under contract with the central office detectives, but he knows that is not the worst thing rotten politics does. Through the cheap saloon it steals the boys, and then it reaches out to seize the girls and sell them to prostitution. Sometimes it maintains municipal brothels which have to be plentifully recruited, for the testimony shows that the slaves in them die quickly.

We believe that the homes of San Francisco, any one of which may be in danger to-morrow, will defend themselves, but in order that their defense may be effective their votes must be united. And when we say votes, we mean votes at the primaries. Without them, the others will be worthless.

The people who do not trouble themselves about government, who do not "work at it," are the ones who come eventually and inevitably to be victimized and plundered by Czars, Sultans, Mayors of the Palace, and Bosses.

It is time to be moving in the matter. There will be another election in November. There will be a primary in August. Not only primary, but pre-primary work is to be done, or the whole old regular party farce will be presented again and with the old result.

In the place where the right has the best chance with a man—in his home—there he must be urged to arouse himself and to do his duty by his family, his fellows and his country. And most men will respond. The house-to-house canvass must be made, and made thoroughly, because it promises victory. If "Door-Bell Politics" fails, what sort can be trusted to succeed?

The *Citizen's Bulletin* of Cincinnati stigmatizes the Ohio taxation system as "unjust, impracticable, demoralizing; adopted in 1846 by men who had never seen a locomotive." The California system is also unjust, impracticable and demoralizing; but not because those who devised it had no knowledge of railroads.

WANT CANAL SUPPLIES ACCEPTED AT THIS CITY.

Government is Asked to Appoint a Purchasing Agent Here So San Francisco Merchants May Compete.

Presidents of the leading commercial organizations of San Francisco have united in urging the President of the United States, and the Secretary of War to station a purchasing agent in this city to accept supplies for the Panama Canal. The grounds for the request are clearly set forth in the following letter from the Globe Grain and Milling Company to Vice-President Fairfax H. Wheelan of the Merchants' Association:

San Francisco, Cal., Feb. 18, 1905.

Mr. Fairfax H. Wheelan, vice-president Merchants' Association, San Francisco, Cal,:

Dear Sir—The construction of the Panama Canal, which may now be fairly said to be under way, will unquestionably create a great demand for supplies of all kinds, a large portion of which, we believe, should rightfully be purchased on the Pacific Coast.

Direct steamship connections and rates comparing favorably with those from Atlantic seaport points, should, under equal conditions, afford us the opportunity of competing successfully against Eastern bidders.

So far, all tenders for bids that have been brought to our attention, have called for delivery and inspection at the port of Ancon. This, of course, works a hardship on the Pacific Coast, as rejections are easily and sometimes arbitrarily made, which when done, would leave us with our goods at Ancon [or La Boca], with little or no market. Under these uncertain conditions, we have to provide against possible loss by increasing our bids proportionately.

To obviate this, and put the matter under a much more satisfactory plan, we have to ask that your organization lend its kindly aid, and, by rosolution or otherwise, request Secretary of War Taft to arrange for the appointment of a purchasing officer in San Francisco, with authority to advertise for bids and inspect and accept supplies here. We believe this will result in a condition much more satisfactory to Pacific Coast bidders, and also to the Government, as under such plan, lower prices can be made than under the present arrangement.

If you will kindly hand us copies of any communications authorized by you, or bodies represented by you, we will be very glad to put them in other channels where they will likewise do effective service along same lines.

An early reply will greatly oblige

Yours truly,

GLOBE GRAIN AND MILLING CO.,

(Signed) G. B. OCHELTREE, Manager.

The communication to President Roosevelt and Secretary Taft reads, in part, as follows:

We, the undersigned presidents of the principal commercial organizations of San Francisco, California, most respectfully invite your attention to the necessity for the appointment of a purchasing agent for the Isthmian Canal Commission on the Pacific Coast.

Under the present method of purchasing supplies for use on the canal zone, inspection and final acceptance of supplies purchased is made at La Boca, the port on the Pacific side of the Isthmus. Many local merchants have refused to submit bids for supplies under these restrictions, believing it involved too many risks to ship supplies such a distance and then have them placed in jeopardy by being subject to inspection and final acceptance on their arrival at La Boca. A recent example of this feeling is shown by the decision of the local wholesale dealers in hay not to submit bids for hay and forage recently asked for by the Commission, under the conditions imposed. It is, therefore, apparent that under the present methods of purchase, both the Government and the mercantile interests of the Pacific Coast are deprived of the natural advantages incident to the purchase of goods for the Isthmian Canal Commission — the Government being deprived of competition from Pacific Coast merchants to a large extent, and, in turn, the merchants and manufacturers of this Coast of the opportunity to sell their products to the Government.

For these reasons we respectfully suggest the necessity for the appointment of some competent San Francisco man conversant with commercial conditions on the Pacific Coast, as purchasing agent for the Isthmian Canal Commission, with headquarters in this city. Very respectfully,

(Signed) A. SBARBORO,

President Manufacturers' and Producers' Association of California.

(Signed) FRANK J. SYMMES,

President The Merchants' Association.

(Signed) GEORGE A. NEWHALL,

President Chamber of Commerce of San Francisco.

(Signed) A. A. WATKINS,

President San Francisco Board of Trade.

(Signed) WILLIAM BABCOCK,

President Merchants' Exchange.

Merchants' Association REVIEW

PUBLISHED MONTHLY BY THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT AND PUBLIC INTERESTS.

THE COLUMNS OF THIS PAPER ARE FOR THE DISCUSSION OF IDEAS. BUT THE VIEWS PRESENTED ARE NOT NECESSARILY THOSE OF THE MERCHANTS' ASSOCIATION.

VOL. 9. *SAN FRANCISCO, CAL., APRIL, 1905.* No. 104.

HAS SAN FRANCISCO HAD ENOUGH?

ARE YOU, THE CITIZENS, READY TO EXERT YOURSELVES POLITICALLY FOR THE CLEANSING OF YOUR LOCAL GOVERNMENT AND THE PURIFICATION OF THE PUBLIC AFFAIRS OF YOUR MUNICIPALITY?

BY FRANK J. SYMMES, PRESIDENT OF THE MERCHANTS' ASSOCIATION.

The first great example of municipal thievery and corruption which aroused the American people, occurred in New York City more than thirty years ago. It was then that William Marcey Tweed, Commissioner of Public Works, with a huge diamond projecting from his shirt front, in brazen glorification of his crimes defiantly asked of the good people who complained, "What are you going to do about it?"

Crime much practiced becomes bold, defiant and heedless, and in time will reap its punishment. And the day came when the people of New York City did something about it; the Commissioner of Public Works was arrested, tried and convicted. He escaped, fled the country, was recaptured, returned and ended his days in jail. His companions in rascality were all imprisoned or fled the country.

That is what the people of New York City "did about it" in 1871. Justice and honesty, meek and long-suffering, arose and asserted themselves. In time they always do, but in the midst of great bodies of people, where every man thinks some one else should perform the public duty act, while he attends faithfully to the very praiseworthy but insufficient function of minding his own business, public honesty is slow in its uprising.

If men care for the city in which they dwell, that it should be clean and respectable, a fit place in which to establish their homes and bring up their children, and to live useful lives themselves, they should do something towards its cleanliness, and its honesty.

San Francisco is taking long strides toward the condition of the big city she is to be, and her increasing revenues are becoming more and more an attraction to the predatory and the criminal; and as long as the godly present no effective objections the ungodly will continue to boodle and to graft.

We ought not to delay the reformation of San Francisco until she arrives at the condition of New York in 1871.

Our city cries aloud now to her people to save her from further disgrace. Is there any good citizen who does not hear the call? Who does not behold her already held up by robbers in mask—does not hear her appealing tones as she cries out to know what WE are going to do about it?

It is not well to publish our shame to the world if it can be avoided, and we may cast a veil over those of our crimes that may be hidden. One single department of our city government is enough to arouse us to action. We can overlook the sin and corruption which lie partly concealed within the other commissions, and consider the Board of Public Works and its Department of Streets alone.

Here is enough for the indignation of the good citizen and the surprise of the visitor. We cannot deceive the stranger, in this matter. He can tell the character of a municipal government by the first glance at its public streets. Clean streets indicate a clean government. Holes in the pavement tell of holes in the treasury, and mud and slime in the roadway are positive evidence of corruption in high places.

No visitor has a chance to ask what kind of a city government we have, for before he has ridden three blocks the answer comes up to him from the pavement, "Surely a wretched city government."

The Merchants' Association has labored for ten years in the hope of bringing this one item of our streets up to the highest standard, and has helplessly seen them retrograde during the whole period of the present administration. The city official complains of lack of funds. When the street gamin attends the Christmas tree celebration and the gifts are distributed, he loads up one hand with all it will hold, puts it behind him, and beseechingly outstretches the empty one for more. When our city officials are asking for more funds make them show the other hand.

The burning question now before us is, "What are we going to do about it?" Shall we do nothing in protest, continue the same kind of administration, and let it grow even worse while we shirk the responsibility and lay the blame on somebody else? OR HAVE WE HAD ENOUGH, and are we ready to do something, every one of us, to redeem our fair city from her disgrace?

Let us hope we have had enough, and are ready to make a change. If so, let every man be ready to work, for the next six months, in behalf of good government.

Do not hesitate, do not wait for help from some other source. Get to work among your neighbors, organizing sentiment and votes. The election is not the political work of the community. It is only the result.

MERCHANTS' ASSOCIATION

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Thos. Day Co.

ANDREW M. DAVIS.....First Vice-President.
The Emporium.

FAIRFAX H. WHEELAN.....Second Vice-President.
Southern Pacific Milling Co.

C. S. BENEDICT.....Treasurer.
Hastings Clothing Co.

FOSTER P. COLE.....Sterling Furniture Co.
J. A. EVELETH.....Eveleth-Nash Co.
M. GREENEBAUM.....Greenebaum, Weil & Michels.
R. B. HALE.....Hale Bros.
F. J. KOSTER.....California Barrel Co.
A. J. MCNICOLL.....A. J. McNicoll Elevator Co.
BYRON MAUZY.....Byron Mauzy Piano Co.
P. C. ROSSI.....Italian-Swiss Agric. Colony.
W. M. SEARBY.....Union Drug Co.
ROBERT H. SWAYNE.....Swayne & Hoyt.
A. H. VAIL.....Sanborn, Vail & Co.
L. M. KING.....Secretary and Supt.
GEO. T. WRIGHT (Wright & Wright).....Attorney

STANDING COMMITTEES.

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J. A. EVELETH, A. J. MCNICOLL

PUBLICITY AND PROMOTION.
FAIRFAX H. WHEELAN, *Chairman.*
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C. S. BENEDICT, P. C. ROSSI.

RELIABLE

BUSINESS GUIDE TO SAN FRANCISCO.

OFFICIAL LIST OF MEMBERS

This list is printed in 6,000 papers, which are read by three or four times as many persons every month.

NOTE.—Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only $1.00 per month.

HONORARY MEMBERS:

Merchants' Association of New York
F. W. Dohrmann, Ex-President Merchants' Ass'n of S. F.

FIRM NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS.

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Barrow, Wade, Guthrie & Co..Mills Bldg
Fleming, Martin W.....786 Clayton
Jansen, F. Bromley.....351 Bush
Price, Waterhouse & Co..Mills Building
Rowe, C. V.....183 Crocker Building

ACCOUNTANTS—CERTIFIED PUBLIC

Amrath, J. W.....Crossley Bldg
Hassell Audit Co.....Mills Bldg
Herrick, Lester & Herrick.....334 Merchants' Exchange
Lomax, W. B.....26 Phelan Building
Phillipps, F. G. & Co.....Mills Bldg

ADVERTISING.

Cooper, F. J.....78 Geary
Dodge, Al Co., The.....41-43 Van Ness Ave.

ADVERTISING CARDS.

Stuparich Mfg. Co., The..8th & Brannan

AGENTS.

Taylor, H. H.....Mills Bldg

AGRICULTURAL IMPLEMENTS.

Deere Implement Co.....209 Market
Hooker & Co.....16 Drumm
International Harvester Co. of America, Osborn Division....15 Main

ARCHITECTS.

Barth, Herman.....508 Montgomery
Curlett, Wm.....314 Phelan Bldg
Curtis, John M.....126 Kearny
Holmes, Edward L.....230 Montgomery
McDougall Bros.....330 Pine
Meyer & O'Brien.....605 Crossley Bldg
Meyers, Henry H., and Clarence R. Ward.....532 Market
Mooser, William, and Edw. G. Bolles.....44 Geary
Paff, Charles.....40 Montgomery
Reid Bros.....Claus Spreckels Bldg
Shea & Shea.....26 Montgomery
Sutton, Albert.....510 Montgomery

ART GLASS.

California Art Glass B. & C. Works.....120 Second

ART GOODS.

Cohen. H,.....19 Grant Ave.
Gump, S. & G.....113 Geary
Sanborn, Vail & Co.....741 Market
Schussler Bros.....119 Geary
Vickery, Atkins & Torrey....236 Post

ARTESIAN WELL TOOLS.

Edwards, Wm. & Co.....111 Fremont

ARTIFICIAL STONE PAVING.

Gray Bros.....Wells, Fargo Bldg

ASBESTOS COVERINGS.

McDearmon & Co.....519 Sacramento

ASSAYING.

Price, Thos. & Son....524 Sacramento
Simonds & King.....417 Montgomery

AUCTIONEERS.

Chase, Fred H. & Co.....1732 Market
Ordway, W. C.....Cor. 6th and King
Spear, E. S. & Co.....31 Sutter

BAGS, BALE ROPE AND BURLAP.

Gulf Bag Co.....709 Front
Schmidt, J. & Co.....115 Drumm

BAKERIES.

Simpkins & Thorp.....116 Erie
Young & Swain Baking Co..2229 Geary

BANKS AND BANKERS.

American National Bank.....Merchants' Exchange Bldg
Anglo-California Bank, Ltd.....200 Sansome
Bank of California.....400 California
Bank of Italy of San Francisco..1 Montgomery avenue
California Safe Deposit and Trust Co.....Montgomery and California
Canadian Bank of Commerce.....California and Sansome
Central Trust Co.....42 Montgomery
Columbian Banking Co.....Claus Spreckels Bldg
Crocker-Woolworth National Bank of San Francisco.....600 Market
Donohoe-Kelly Banking Co.....100 Montgomery
French Savings Bank..315 Montgomery
German Savings and Loan Society.....526 California
Hibernia Savings and Loan Society.....McAllister and Jones
Humboldt Savings Bank...626 Market
Italian-American Bank.....Montgomery and Sacramento
London, Paris and American Bank, Ltd.....Sutter and Sansome
Market Street Bank, The.....Market and Seventh
Mechanics' Savings Bank.....Montgomery and Bush
Mercantile Trust Company of San Francisco.....464 California
Mutual Savings Bank of San Francisco.....710 Market
Nevada National Bank of San Francisco.....301 Montgomery
Perine, Geo. M.....328 Montgomery
Russo-Chinese Bank..412 Montgomery
Rollins, E. H. & Sons.....335 Pine
Savings and Loan Society.....101 Montgomery
S. F. Savings Union.....532 California
Security Savings Bank.....222 Montgomery
Swiss-American Bank..524 Montgomery
Wells, Fargo & Co.'s Bank.....Sansome and Market
Western National Bank of San Francisco.....805 Market
Yokohama Specie Bank.....514 Montgomery

BARBERS' SUPPLIES.

Deckelman Bros.....106 Ellis

BAZARS.

Charlton, C. P. & Co.....943 Market

BEER BOTTLERS.

Enterprise Bottling Co..2745 Sixteenth
Fredericksburg Bottling Co..1510 Ellis
Rapp, John & Son..8th and Townsend

BELTING—LEATHER.

Cook, H. N., Belting Co....126 Fremont
Heins, Alex., Belting Co.....93 Fremont

BICYCLES.

Christoffer, C. M.....528 Stanyan
Leavitt & Bill.....309 Larkin
Lee, W. E.....504 Stanyan
Varney, T. H. B.....1331 Market

BLINDS.

Hindes, Edw. B. & Co.....328 Howard

BILL POSTERS.

Varney & Green.....Market & Tenth

BOILER WORKS.

Eureka Boiler Works.....113 Mission
Keystone Boiler Works.....Main and Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works.....121 Howard

BOOK BINDERS.

Hicks-Judd Co.....23 First
Phillips Bros.....505 Clay

BOOKS AND STATIONERY:

Cary, L. H.....16 Grant Ave.
Cunningham, Curtiss & Welch.....319 Sansome
Elder, Paul.....238 Post
Hanak & Hargens....107 Montgomery
Mitchell, E. H.....225 Post
Nolan & George Co.....518 Mission
Payot, Upham & Co.....100 Battery
Robertson, A. M.....126 Post
S. F. News oC.....242 Geary
Whitaker & Ray Co., The..711 Mission

BOOTS AND SHOES.

Buckingham & Hecht.....225 Bush
Cahn, Nickelsburg & Co..129 Sansome
Eisenberg, Henry.....410 Kearny
Harrison, L. G.....26 Powell
Heim, F. L.....234 Stockton
Koenig, F.....123 Kearny
Kutz, The G. M. Co.....103 Mission
Maier, Chas.....834 Kearny
Philadelphia Shoe Co.....10 Third
Rosenthal, Feder Co.....216 Post
Rosenthal's Inc.....107 Kearny
Siebe Shoe Co.....130 Main
Sommer & Kaufmann.....28 Kearny
Sullivan, J. T.....20 Fourth
United Workingmen's Boot & Shoe Co.....42 Second
Williams-Marvin Co.....569 Market
Wolf, H. & Bro.....208 Sixth
Young, George H.....117 Bush

BOX FACTORIES.

American Box Factory....815 Brannan

BREWERIES.

Burnell & Co.....409 Battery
Hibernia Brewery.....1225 Howard
National Brewing Co.....762 Fulton
Union Brewing and Malting Co...18th and Florida
Wunder Brewing Co.....Scott and Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.

Bauer-Schweitzer, H. & M. Co.....632 Sacramento
Illinois and Pacific Glass Co..10 Main

BRICK MANUFACTURERS.

Patent Brick Co.....Safe Deposit Bldg

BRIDGE BUILDERS.

S. F. Bridge Co.....220 Market

BROKERS—CUSTOM HOUSE.

Bunker, C. D. & Co.....435 Battery
Harper, F. F. G. & Co..409 Washington
Heise, Chas. Ed. & Co.....510 Battery
Mattoon & Co.....530 Battery
Mayhew, F. E. & Co.....424 Battery
Reed, George W.....500 Battery
Swayne, Hoyt & Co.....405 Battery

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E.....122 Davis
DuVal, W. M. & Co.....221 Front
Maillard & Schmeidell....307 Sansome
Page Bros.....302 California
Waniorek, M.....406 California

BROKERS—SHIP AND FREIGHT.

Birnbaum, H. B.....123 California

BROKERS—STOCK, BOND, GRAIN AND OIL.

Ames, Worthington....415 Montgomery
Barth, J. & Co.....480 California
Girvin & Eyre.....426 California
Goldman, Max.....312 Pine
Hecht Bros. & Co.....312 Pine
Hellman, A. C.....317 Hayward Bldg
Hirshfeld, C.....79 Nevada Block
Perry, John, Jr.....411 Montgomery
Politzer & Co.....Clunie Bldg
Politz, Edward & Co.....403 California
Rehfisch & Hochstadter..413 California
Skaller, Geo. & Co.....Kohl Bldg
Toplitz, Joseph B.....330 Pine

BROKERS—TICKET.

Ottinger, A.....620 Market

BROOMS, BRUSHES AND WOODENWARE.

Van Laak, The Mfg Co.....Harrison and Twenty-eighth

BUILDING AND LOAN ASSOCIATIONS

Continental Building and Loan Association.....301 California
Pacific States S. L. & B. Co.....213 Sansome

BUILDING MATERIALS.

Waterhouse & Price.....29 New Montgomery

BURGLAR ALARM SYSTEMS.

S. F. Electric Protective Co., The.....230 Montgomery

BUTCHERS.

Baccus, R. T.....S. W. cor. O'Farrell and Mason
Bayle, Lacoste & Co.....534 Clay
Boyes, James & Co.....108 Clay
Clayburgh & George.....339 Kearny
Decourtieux, A.....529 Merchant
Finke, Fred H.....5 Steuart
Herman, Benj.....Bush and Franklin
Hofmann & Woenne.....735 Market
Katz, F. & Sons.....California Market
Poly, Clayburgh & Co.....339 Kearny
Patek, F. & Co.....500 Washington
Roberts, W: F.....2817 California
Schweitzer, J. & Co.....416 Clay
Stone & Ecklon Co., The.....236 Sixth
Taaffe, Wm. & Co.....1495 O'Farrell

BUTCHERS' SUPPLIES.

Pacific Butchers' Supply Co.....790-792 Mission

CANNED GOODS.

W. G. M. Canning Co.....149 Fremont

CAPITALISTS.

Bishop, Chas. R.....530 California
Center, John.....
Denicke, E. A.....510 Montgomery
Denman, James.....2380 Stelner
.....N. E. cor. 16th and Shotwell
Fontana, Mark J..California and Front
Hopkins, E. W.....324 Pine
Hopkins, Timothy.....Mills Bldg
Lathrop, Charles G.....Stanford University
Levy, H. M.....41 Nevada Block
McDonald, Jasper.....Mills Bldg
Dean, Walter E.....81 Nevada Block
Moore, A. A., Jr.....Hayward Bldg
Payne, Warren R.....330 Pine
Phelan, James D.....Phelan Bldg
Pope, George A.....Hayward Bldg
Schmidt, John A.....425 Ellis
Smith, F. M.....101 Sansome
Spreckels, Claus.....327 Market
Spring Valley Water Works.....Geary and Stockton
Thomas, H. W.....327 Market
Thompson, R. R.....503 California

CARPENTERS AND BUILDERS.

Miller, Geo. E.....614 Commercial
Murray, S. C.....632 Howard
Robinson & Gillespie.....411 Sutter

CARPETS.

Gullixson Bros.....955 Market
Hulse, Bradford & Co.....760 Mission
Schlueter & Volberg.....217 Sutter
Walcom, Geo. & Co.....402 Sutter
Walter, D. N. & E. & Co....529 Market

CARPET CLEANING MACHINERY.

Sanitary Devices Mfg. Co..308 Market

CARPET CLEANING WORKS.

Spaulding, J. & Co.....353 Tehama

CARRIAGE COMPANIES.

United Carriage Co.....Palace Hotel

CARRIAGE AND BUGGY MANUFACTURERS.

Babbitt, J. H.....314 McAllister
Grave, B. Co.....421 Pacific
Holmes, H. E. & Co.....740 Folsom
Larkins & Co.....651 Howard
O'Brien & Sons.....Golden Gate Ave. and Polk
Schindler, H. B.....128 Spear
Studebaker Bros. Mfg. Co.....Market and Tenth
Wertsch, Wm...100 Golden Gate Ave.

CASH REGISTERS.

Autographic Register Co...523 Market
Freeman, I.....1327 Market

CEMENT MANUFACTURERS.
Pacific Portland Cement Co.....
.....Rialto Bldg

CENTRAL PARK ASSOCIATION.
McNeill, D. R.....1187 Market

CHAIR MANUFACTURERS.
Heywood Bros. & Wakefield Co....
.....661 Mission

CHARCOAL.
Ohlandt, N. & Co....Indiana and Yolo

CHEMISTS.
Curtis, J. M. & Son.....123 California

CHEWING GUM MANUFACTURERS.
American Chicle Co.....27 Main

CHIMNEY PIPE.
Clawson, L. E. & Co.....1340 Market

CHOCOLATE MANUFACTURERS.
Ghirardelli, D. Co.....104 Pine

CHRONOMETERS AND NAUTICAL INSTRUMENTS.
Pascoe, J. C.....305 Battery
Weule, Louis.....231 California

CIGAR AND TOBACCO DEALERS.
Adler, Ben.....750 Market
Bamberger, J. & Co....406 Sacramento
Blaskower, M. & Co...223 Montgomery
Cahen, Sig.....22 Montgomery
Ehrman Bros. & Co.....225 California
Gunst, M. A. & Co.....203 Kearny
Heyneman, Herman.....204 Sansome
Judell, H. L. & Co.....428 Sansome
Lane & Connelly.....204 Market
Lewis, Wm. & Co.....24 California
Michalitschke Bros.....410 Market
Michalitschke, Chas....101 Grant Ave.
O'Brien, J. W.....101 Powell
Ordenstein, Max.....322 Battery
Plagemann, H. & Co.....709 Market
Rinaldo Bros. & Co.....300 Battery
Schench, L.....228 Market
Schoenfeld, Jonas.....508 Washington
Willard Bros.....636 Market

CIGARETTE MANUFACTURERS.
John Bollman Co., The.....679 Front

CIRCULAR DISTRIBUTERS.
Weil, W. M.....106 Pine

CLOAK AND SUIT HOUSES.
Cailleau, Armand.....114 Kearny
Davidson, D. M. & Co.....52 First
Gebhardt, C. & Co.....1114 Market
Golden Gate Cloak and Suit House
.....1230 Market
Kelly & Liebes.....120 Kearny
Livingston & Co.....867 Market
Ransohoff, L.....117 Geary
Smith, H. L.....726 Market

CLOTHING DEALERS.
Alexander & Danziger.....20 Sansome
Brown Bros. & Co.....520 Market
Carroll & Tilton Company..811 Market
Frank Bros.....535 Kearny
Hasting Clothing Co...23 Montgomery
Hirsch Bros.....221 Montgomery Ave.
Hirsch, L. & Co.....927 Kearny
Hoffman, Rothschild & Co..11 Battery
Keilus, Chas. & Co.....132 Kearny
Mandel, Wiener & Co.....125 Sansome
Neustadter Bros.....133 Sansome
Pauson & Co.....200 Kearny
Prager, A. J. & Sons.....857 Market
Roos Bros.....Kearny and Post
Straus, Louls.....11 Sansome
Summerfield & Roman...5th & Market

COAL DEALERS.
Allen, Chas. R.....144 Steuart
Brooks, Peyton H.....Mills Bldg
Campbell, Arthur C.....524 Second
Cantley, James.....960 Howard
Easton, J.....131 Folsom
Fritch, Geo.....110 East
Greenberg, A. H.....1419 Ellis
Lewald, Sanford G. Co...1735 O'Farrell
Middleton, John.....309 Stockton
Morton, Thomas.....674 Geary
Oregon Coal and Navigation Co....
.....Broadway and East
Peabody, E. & Co.....35 Clay
Rosenfeld's Sons, John..605 Montgomery
San Francisco and San Joaquin
Coal Co.....515 Safe Deposit Bldg
Stafford, W. G. & Co.....214 East
Western Fuel Co.....318 California

CODFISH DEALERS.
Alaska Codfish Co.....17 Davis
Union Fish Co.....24 California

COLLECTORS.
Curtin, D. A.....Mills Building

COMMISSION MERCHANTS.
Allison, D. E. & Co....117 Washington
American Produce Co.....
.....Drumm and Washington
American Mercantile Co...420 Battery
Armsby, J. K. & Co.....138 Market
Atchinson, B. M. & Co.....
.....Union Square Market
Biagi, D. & Co.....520 Sansome
Butler, F. W. Co.....427 Sansome
Byxbee, J. Fessenden .....48 Market
Caffrey, John.....21 Sutter
Campodonico & Burns.....501 Front
Cerruti Mercantile Co.534 Washington
Cutter, E. B. & Co.....302 California
Dairymen's Union.....128 Davis
De Bernardi, D. & Co.....409 Front
Demartini, John & Co..315 Washington
De Pue, Edgar J.....324 Pine
Detels, M. P.....218 California
Dodge, Sweeney & Co.....114 Market
Doyle, H. & Co.....511 Clay
Duffy, J. J. & Co.....304 Washington
Eveleth-Nash Co.....422 Front
Friant, A. & Co.....524 Sansome
Galli, A. Frult Co.....516 Sansome
Garcia & Maggini.....100 Washington
Getz Bros. & Co...Davis and Sacramento
Gould, C. W. & Co....314 Washington
Gray & Barbieri.....309 Washington
Greenway, E. M...316 James Flood Bldg
Griffith-Durney Co.....200 California
Grinbaum, M. S. & Co., Ltd.....
.....327 Merchants' Exchange
Growers' Co-operative Agency....
.....425 Front
Guggenhime & Co.....118 Davis
Guichard, Robt. F.....507 Front
Haight, Fred B.....212 Front
Hammer & Co.....212 Sacramento
Hilbert Mercantile Co.....136 Second
Hillens, F.....200 Davis
Hilmer & Bredhoff.....36 California
Hulme & Hart.....650 Fifth
Hume, R. D. & Co.....
....Merchants' Exchange Building
Hyman Bros.....206 Sansome
Ivancovich, J. & Co....209 Washington
Jacobs & Malcolm.....112 Washington
Jaudin, H. U. & Co....325 Washington
Kittle, H. de W.....20 Pine
Landsberger & Son.....123 California
Leist, C. J. & Co..Sacramento & Davis
Lercari, C. J. & Co....128 Washington
Levy, A. & Co.....401 Davis
Lichtenberg, William....419 Callfornia
Loaiza, W. & Co.....202 Sansome
Lowry, W. G. & Co.....40 California
Macpherson & Cochrane.....
.....215 Washington
Martens, Read & Co.....303 Front
Minaker & Welbanks.....501 Sansome
Mitchell & Goodall....310 Washington
Montealegre & Co...410 Hayward Bldg
Morris Bros.....206 Front
Newbauer, H. W.....107 Front
Phillips, M. & Co.....20 Pine
Portuguese Commission Co...209 Clay
Roussel & Davidson.....19 California
Sanford Bros .....411 Washington
Scatena, L. & Co.....104 Washington
Schultz-Hansen Company....310 Davis
Schwartz Bros.....421 Market
Sherwood & Sherwood.....212 Market
Sloss & Gerstle.....310 Sansome
Southern Pacific Milling Co.....
.....224 California
Sresovich, L. G. & Co.....521 Sansome
Tilden, H. N. & Co.....211 Sacramento
Trobock & Bergen.....505 Sansome
Van Husen & Co..Washington & Davis
Webster & Dunbar.....304 Davis
Welch & Co.....220 California
Wetmore Bros.....415 Washington
Wheaton, Pond & Harrold..110 Davis
Wolf & Sons.....321 Davis
Wolfen, Max & Co.....423 Front
Wolff, William & Co.....216 Mission
Zentner, J. & Co..Front & Washington

CONFECTIONERS.
Blum, S.....Polk and Sutter
De Martini, L. Supply Co....112 Front
Gruenhagen & Co.....20 Kearny
Haas, Geo. & Son.....810 Market
Hromada, Adolph Co.....202 Battery
Lechten Bros.....1257 Polk
Maskey, Frank.....32 Kearny
Rhine, Henry & Co....210 Sacramento
Roberts, Geo. F. & Co..Polk and Bush
Rothschild & Ehrenpfort.....118 Maln
Seidl, J. & Co.....619 Battery
Townsend, W. S.....10 Kearny

CONTRACTORS AND BUILDERS.
Fahy, Richard.....518 Noe

COOPERS.
California Barrel Co.....327 Market
Carl Cooperage Co.....217 Commercial
Herbert & Vogel.....
....N. E. cor. Broadway and Front
Woerner, David, Cooperage Co....
.....14th and Harrison

COOPERAGE STOCK.
Richards, J. W.....
.....California Safe Deposit Bldg

CORDAGE MANUFACTURERS.
Tubbs Cordage Co.....611 Front

COTTON GOODS.
California Cotton Mills Co.....
.....East Oakland, Cal.

CRACKER MANUFACTURERS.
American Biscuit Co.....
.....Broadway and Battery
Pacific Coast Biscuit Company.....
.....Second and Folsom

CREDIT BUREAU.
Merchants' Credit Association of California .....123 Callfornia

CROCKERY AND GLASSWARE.
Anglo-American C. &. G. Co..108 Pine
Cowen-Heineberg Co.....318 Front
Nathan-Dohrmann Co.....122 Sutter
Schloss Crockey Co.....409 Market
Sternheim, S. & Son.....528 Market
Wiedero, H. O.....Fourth and Mission

CRUSHED ROCK.
Cal. City Rock Co.....503 California

DAIRY MACHINERY.
De Laval Dairy Supply Co...9 Drumm

DEPARTMENT STORES.
Emporium, The.....Market
Smith's Cash Store.....27 Market

DOORS AND WINDOWS.
California Door Co.....20 Drumm

DRAYMEN AND STORAGE.
Bocarde, J. B., Drayage Co..19 Drumm
Emmons, G. W.....212 California
Farnsworth & Ruggles.....25 Davis
McNab & Smith.....205 Davis
Morton Draying and Warehouse Co., The.....110 Battery
Overland Freight and Transfer Co.
.....203 Front
Raubinger Bros.....305 Sacramento
Rode, C. B. & Co.....404 Battery
Strauss, K.....118 Battery
Teele & Co.....708 Sacramento
Union Transfer Co..Bryant and Second
Western Transfer and Storage Co..
.....323 Front

DRIED FRUITS.
Griffin & Skelley Co.....132 Market
Phoenix Raisin Seeding and Packing Co.....202 Market
Rosenberg Bros. & Co...211 California

DRUGGISTS.
Ayers, Edw. N.....229 Leavenworth
Bayley, E. P.....318 Grant Ave.
Boericke & Runyon.....330 Post
Broemmel, J. G. B.....2501 California
Burnett, G. W.....8 Turk
Calegaris, Joseph..Kearny and Pacific
Carpenter, Dr. Lewis .....1498 Fulton
Clough, Frank.....400 Elils
Esters Von Krakau, W..25th & Folsom
Fauda, C. O.....1600 Stockton
Ferry Drug Co.....8 Market
Fletcher, David M.....
....S. W. cor Van Ness and Geary
Gates, J. R. & Co.....417 Sansome
Grant Drug Co.....38 Third
Grazer, F. A.....2291 Mission
Lainer, Rd. Drug Co...699 McAllister
Langley & Michaels Co.....34 First
Leipnitz, G. & Co.....250 Sutter
Lengfield's Pharmacy.....202 Stockton
Mack & Co.....13 Fremont
Owl Drug Co.....1128 Market
Redington & Co.....23 Second
Richards & Co.....406 Clay
Rockstroh, F. E.....1098 Howard
Ryan, D.....3402 Mission
Schmidt, Val..S. W. cor. Polk & Jackson
Smith, E. J.....158 Eddy
Union Drug Co.....400 Sutter
Wakelee & Co....Bush & Montgomery
Weck Co., F. A....158 New Montgomery

DRY AND FANCY GOODS HOUSES.
Bauer Bros. & Co.....21 Sansome
Bernstein, Sylvan L.....120 Sutter
City of Paris Dry Goods Co., The..
.....Geary and Stockton
Clayburgh, L. J. & Co.....6 Sutter
Davis, R. D. & Co.....
.....Geary and Grant Ave.
Dinkelspiel, L. & Sons.....39 Battery
Graf Bros.....569 Market
Greenberg & Greenberg..31 Grant Ave.
Hale Bros.....979 Market
Hart, B. & Brother...9 and 11 Sansome
Heller, Bachman & Co....112 Sansome
Kennedy, R. T. Co.....1106 Market
Kohlberg, M. S. & Co.....121 Sansome
Lippman Bros.....501 Hayes
Livingston Bros.....123 Post
Marcuse, M. & Co.....125 Sansome
Michels & Wand.....26 Kearny
Murphy, Grant & Co..Sansome & Bush
Nathan, A.....2004 Market
Newman & Levinson.....129 Kearny
O'Connor, Moffatt & Co.....121 Post
Priester, Joseph .....1415 Stockton
Sachs Bros. & Co.....Sansome & Bush
Samuels Lace House Co., The D..
.....235 Sutter
Schmidt, Ben. J. & Co.....125 Sansome
Schoenholz Bros. & Co.....110 Sixth
Schwartz, S. C.....2704 Twenty-fourth
Semeria, Henry & Co.....11 Sansome
Silverman, J.....222 Third
Strauss & Frohman.....107 Post
Strass, Levi & Co.....16 Battery
Weill, Raphael & Co..Kearny & Post
Weinstock, Lubin & Co.....
.....Geary and Grant Ave.

DYEING AND CLEANING.
F. Thomas Dyeing and Cleaning Works, The.....27 Tenth
Hickman, Henry.....3915 Sacramento

DYESTUFFS, COLORS AND CHEMICALS.
Kuttroff, Pickhardt & Co.....
.....215 Sacramento

EDUCATIONAL INSTITUTIONS.
Heald's Business College.....24 Post
S. F. Business College.....738 Mission

ELECTRIC SIGN MANUFACTURERS.
Novelty Sign Co.....127 Eddy

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brooks-Follis Electric Corp 527 Mission
California Electrical Wks...547 Mission
Century El ctric Company....28 Second
Doble Co., Abner...Fremont & Howard
Electric Railway and Manufacturers' Supply Co.....68 First
General Electric Co.....Crossley Bldg
Hetty Bros.....126 Eddy
Klein Electrical Co., The J. M....
.....107 Battery
Summerhayes, W. R.....627 Howard
Independent Electrical Construction Co.....31 Second
Westinghouse Electric and Manufacturing Co.....425 Market

ELECTRO-PLATERS.
Denniston's San Francisco Plating Works .....743 Mission
Golden West Plating Works..103 Beale
Merle, A. Co.....515 Mission
Marwedel, C. W.....58 First

ELEVATOR MANUFACTURERS.
A. J. McNicoll Elevator Co..209 Second
Cahill & Hall Elevator Co....133 Beale
Holman, W. L.....210 Fremont
Otis Elevator Co.....509 Howard

EMBROIDERIES AND LACES.
Levy, Jules & Bro.....5 Sansome

ENGINEERS, CIVIL.
Ferris & Haas.....320 Sansome

ENGINEERS, CONSULTING AND CONTRACTING.
Stratton & Bryant ..121 New Montg'y

ESSENTIAL OILS.
Boldemann, A. C. & Co.....120 First

EXPORTERS AND IMPORTERS.
Castle Bros.....463 Mission
Jennings, Rufus P.....6 Callfornia
Maldonado & Co., Inc....419 California
Schmitz, C. & Co.....215 Sacramento

FIRE PROOFING.
Western Expanded Metal and Fire Proofing Co.....Rialto Bldg

FIREWORKS.
California Fireworks Co....219 Front

FLORISTS.
Jacquemet, Joseph.....506 Eureka
Sievers & Boland.....25 Post

FLOUR MILLS.
Capitol Mills.....114 Sacramento
Sperry Flour Co.....133 Spear
Stockton Milling Co....112 California

FORWARDING AGENTS.
Earl, D. W. & Co....129 Crocker Bldg

FOUNTAIN PENS.
Cardinell-Vincent Co.....27 Jessie

FRUITS AND VEGETABLES.
Omey & Goetting....California Market

FURNITURE—HOUSE AND OFFICE.
Bateman, William.....835 Folsom
Breuner Co., John.....261 Geary
Chicago Clock Co.....113 Grant Ave.
Cordes Furniture Co.....245 Geary
Eastern Outfitting Co....1310 Stockton
Friedman, M. & Co.....237 Post
Fuller Desk Co., The G. H..648 Mission
Fredericks, J. & Co.....34 Ellis
Indianapolis Furniture Co..750 Mission
Kragen's .....1015 Market
McCann, Belcher & Allen....600 Sutter
Milwaukee Furniture Co..932 Howard
Pattosien Co.....16th and Mission
Plum, Chas. M. & Co.....1301 Market
Sloane, W. & J. & Co.....116 Post
Smith Furniture Co., A. B.....128 Ellis
Sterling Furniture Co....1039 Market
Weber, C. F. & Co.....526 Market
Wilson Bros.....1710 Market
Wisconsin Furniture Co.....
.....324 Parrott Bldg
Yawman & Erbe Mfg. Co.....
....Mission and New Montgomery

FURNITURE MANUFACTURERS.
Fink & Schindler Co., The..1309 Market
Johnson, Harry Co.....780 Mission

FURS.
Berwin & Gassner.....110 Kearny
Hoeflich, Albert.....116 Grant Ave.
Liebes, H. & Co.....139 Post
Wallace, Robert.....219 Grant Ave.

FUSE & MATCH MANUFACTURERS.
Metropolitan Match Co.....709 Front

GAS FIXTURES.
California Gas Fixture Co..517 Mission
Day Co., Thos.....725 Mission

GAS ENGINE MANUFACTURERS.
Schilling, Adam & Sons.....211 Main

GAS ENGINES AND SCALES.
Economist Gas Engine Co..519 Howard
Fairbanks, Morse & Co....310 Market
Union Gas Engine Co.....244 First
Von Serkey Gas Engine Co....219 Main

GAS GENERATORS.
Bullard & Breck .....131 Post
Pacific Acetylene Gas Co.....176 First
Reichert, Theodore.....625 Sutter

GAS METERS AND STOVES.
Pacific Meter Co.....24 Jessie

GAS REGULATORS.
Gas Consumers' Association..455 Sutter

GENERAL MERCHANDISE.
Heilbroner, L.....446 Ellis
Levin, J. & Co.....35 Taylor

GLASS MANUFACTURERS.
United States Glass Co.....18 Sutter

GLOVES.
California Glove Co.....84 Third
Centemeri, P. & Co.....109 Grant ave.
Moss, Geo. A.....101 Post
Steinberger & Kalisher....609 Mission

GLUE MANUFACTURERS.
California Glue Works..123 California

GRAIN AND BEAN DEALERS.
Barnard, W. C. & Co.....
.....Sacramento and Davis

GRANITE AND MARBLE DEALERS.
Back, F. J.....791 San Jose Ave.
Seregni & Fernieri.....Flood Bldg

GRAPHOPHONES AND PHONOGRAPHS.
Columbia Phonograph Co....125 Geary

GROCERS.
Arnold, H. B.....Valencia and 21st
Bibo, Newman & Ikenberg..1447 Polk
Claussen, C.....23d and Capp
Cluff Co., William.....201 Market
Ehrman, M. & Co.....104 Front
Foge & Mohr.....5th and Mission
Foster, S. & Co.....26 California
Getz, M. & Co.....512 Mission
Goldberg, Bowen & Co.....432 Pine
Granucci Bros.....521 Front
Haas Bros.....100 California
Hartter, Hayes & Co.....216 Front
Heitman, H.....395 Geary
Hollmann, Henry.....2805 Mission
Hooper & Jennings.....213 Front
Hurley, J. T.....Hayes and Webster
Irvine Bros.....1302 Polk
Lennon, John A.....315 Clay
Lewin-Meyer Co.....34 Market
Meyer, A. & Co.....16 Sacramento
Parks Bros. & Co.....418 McAllister
Peters Bros.....798 Haight
Rathjen Bros.....39 Stockton
Rothschild, John & Co..115 Sacramento
Schleef & Creyer.....1125 Powell
Stulz, Joseph A..533 Montgomery Ave.
Sussman, Wormser & Co.....
.....S. E. cor. Market and Main
Tillman & Bendell.....327 Battery
West, Elliott & Gordon.....31 Sixth
Wellman, Peck & Co.....321 East

GUNS AND AMMUNITION.
Bekeart, Phil B. Co.....114 Second
Clabrough, Golcher & Co..538 Market
E. E. Drake.....86 First
Shreve & Barber.....739 Market
Winchester Repeating Arms Co..
.....127 First

HARDWARE.
Arnold Hardware Co.....23 Davis
Baker & Hamilton.....2 Pine
Bennett Bros.....35 Sixth
Brown, Chas. & Son.....807 Market
Dunham, Carrigan & Hayden Co..
.....19 Beale
Froelich, Christian.....202 Market
Holbrook, Merrill & Stetson..235 Market
Ils, J. G. & Co.....814 Kearny
Lloyd-Scovel Iron Works..159 Fremont
Marwedel, C. F.....58 First
Montague, W. W. & Co....309 Market
Mossford, Moses.....3885 24th
Pacific Hardware and Steel Co....
.....Mission and Fremont
Palace Hardware Co.....603 Market
Philpott, C. H. Co.....823 Market
Pike, A. W. & Co.....461 Mission
Rosekrans, H. & Co.....511 Sixth
Smith, Peter A.....614 Fourth
Tayler & Spotswood Co..135 Fremont
Unna, The Harry Co.....115 Battery
Wright, F. W.....66 Third
Woods, Chas. M.....420 California

HARNESS AND SADDLERY.
Jepson Bros. Co.....110 Market
Johnson, J. C. & Co.....122 First
Liebold Harness Co.....211 Larkin

HATTERS.
California Hat Co.....597 Mission
Collins & Co.....1018 Market
Colman Co.....130 Kearny
Fisher & Co.....9 Montgomery
Kline, Louis & Co.....106 Bush
Lundstrom, K. A.....605 Kearny
Meussdorffer, K. & Son.....8 Kearny
Meyer, C. H. & Bro.....32 Sansome
Triest & Co.....116 Sansome
Union Hat Co.....578 Mission

HAY AND GRAIN DEALERS.
Anspacher Bros.....214 Pine
Chase, W. W. Co.....1938 Market
Ellis, H. C. & Co.....44 East
Meyer, Albert.....2303 Geary
Scott & Magner.....615 Sixth
Somers & Co.....564 Sixth
Vermeil, J. L.....3142 Mission

HEATING & VENTILATING
Grannis, J. G. & Co.....565 Mission
Royal Heating Co., Inc....738 Mission

HERMETIC CLOSURES.
Landsberger, J. A. Co.....208 Market

HORSE SHOEING.
Odea, Martin.....126 Geary

HOTELS.
Abrahamson, A.....1012 Van Ness
Brun, Benj. J.....1420 Van Ness ave.
California Hotel Co..Bush, near Kearny
Holm & Saxtorph, Baldwin House..
.....30 Ellis
Hotel St. Francis....Powell and Geary
Kingsbury, George W.....Lick House
Kirkpatrick, John C.....Palace Hotel
Occidental Hotel.....Montgomery
St. Nicholas Hotel Co.....
.....Market and Hayes
Shores, L.....The Wentworth
Turpin, F. L., The Royal.....126 Ellis

HOUSEHOLD UTENSILS.
Wiester & Co.....22 Second

ICE DEALERS.
Consumers' Ice Company...420 Eighth
Merchants' Ice and Cold Storage
Co.....Lombard and Sansome
Union Ice Co.....735 Fourth

INSURANCE.
Ahpel & Bruckman.....209 Sansome
Alliance Assurance Co...416 California
Berthau, Cesar.....423 California
Boardman & Spencer....514 California
Brown, Edw. & Sons.....411 California
Butler, Geo E.....204 Sansome
Christensen, Edwards & Goodwin..
.....220 Sansome
Com'l Union Assurance Co.....
.....416 California
Craig, Hugh.....210 Sansome
Davis, J. B. F. & Son.....215 Sansome
Dornin, Geo. D.....Hayward Bldg
Firemen's Fund Insurance Co....
.....401 California
German Ins Co., of Freeport..337 Pine
Grant, Geo. F.....218 Sansome
Gutte & Frank.....303 California
Herold, Rudolph Jr.....415 California
Ins. Co. of North America....202 Pine
Landers, William J.....205 Sansome
Liverpool & London & Globe Ins.
Co., The.....422 California
London and Lancashire Fire Ins.
Co. .....320 Montgomery
Manheim, Dibbern & Co...217 Sansome
Milwaukee Mechanics' Ins. Co....
.....410 California
Nathan & Kingston...501 Montgomery
New York Life Ins. Co.....Mills Bldg
New Zealand Ins. Co....312 California
Northwestern National Insurance
Co.....315 Safe Deposit Bldg
Norwich Union Fire Ins. Society..
.....314 California
Pacific Mutual Life Ins. Co. of
Cal..Montgomery and Sacramento
Pacific Surety Co....Safe Deposit Bldg
Palache & Hewett.....313 California
Parker, Chas. M. T.....
....409 Mutual Savings Bank Bldg
Potter, Edward E.....412 Pine
Preferred Accident Insurance Co..
.....Mills Bldg
Shields, A. M.....Crocker Bldg
Sperling, Frank.....307 Parrott Bldg
Stovel, C. J.....122 Sansome
Transatlantic Fire Ins Co..221 Sansome
Voss, Conrad & Co.....204 Sansome
Washington Life Insurance Co., The
.....Chronicle Bldg
Watson, Taylor & Sperry.....322 Pine
Watt, Rolla V.....Pine & Sansome
Wilson & Palnter..320 Hayward Bldg

IRON WORKS.
California Iron Yard.....640 Second
Macauly, H. C. & Co.....155 Bluxome
Morton & Hedley.....215 Harrison
Vulcan Iron Works.....505 Mlssion

JAPANESE PRODUCTS AND FANCY GOODS.
Marsh, G. T. & Co.....214 Post
Nippon & Company.....507 Dupont
Solomon, C., Jr.....422 Battery

JAPANESE AND CHINESE SILKS.
Mendelson Bros.....7 Battery

JEWELERS.
Andrews, A.....221 Montgomery
Baldwin Jewelry Co.....978 Market
Bohm, Bristol Co.....104 Geary
Brittain & Co.....120 Geary
California Jewelry Co.....134 Sutter
Carrau & Green.....220 Sutter
Eisenberg, A. & Co.....126 Kearny
Elgin National Watch Co..206 Kearny
Fershtand, Theodore.....126 Kearny
Glindeman, W.....5 Third
Greenzweig, George & Co..206 Kearny
Hall, A. I. & Son.....84 Third
Hammersmith & Field.....36 Kearny
Heringhi, Leo.....8½ Stockton
Huguenin, Adolph .....227 Grant ave.
Isaacs, Abe.....343 Kearny
Judis, Alphonse Co.....
.....Mutual Savings Bank Bldg
Nordman Bros.....134 Sutter
Phelps & Adams.....120 Sutter
Radke & Co.....118 Sutter
Schneidewind, H. J.....822 Valencia
Schussler, M. & Co.....713 Market
Schwartze, K. G.....502 Battery
Schweitzer, Joseph.....707 Market
Shreve & Co.....Crocker Bldg
Sorenson, James A. Co.....103 Sixth
Vanderslice, W. K. & Co....136 Sutter

JEWELERS' SUPPLIES.
Armer & Weinshenk.....220 Sutter
Muhs & Lochbaum Co.....738 Mission

KNITTED GOODS.
Gantner & Mattern Co.....20 Post
Pfister, J. J. Knitting Co.....60 Geary

LADIES' FURNISHING GOODS.
Charles, Max & Co.....764 Market
Davis, Schonwasser & Co.....134 Post
Magnin & Co.....920 Market
Marks Bros.....1210 Market
Paragon, The.....1306 Market
Rosenthal, S. & Co.....937 Market

LADIES' TAILORS.
Flamm, G.....1435 Polk
Gadner, A.....2012 Fillmore
Lowenthal & Co.....914 Market
Paternost, J.....684 Sutter
Rothschild, M.....526 Sutter

LAMPS.
Boesch Lamp Co.....585 Mission
Bauer Lamp & Reflector Co.510 Mission

LAUNDRIES.
La Grande Laundry.....23 Powell
National Laundry Co.....472 Geary
S. F. Laundry Association....131 Ellis
U. S. Laundry Association.....
.....3111 Sixteenth
White Star Laundry Co....330 Market

LAUNDRY MACHINERY.
Troy Laundry Machinery Co.....
.....583 Mission

LAW BOOK PUBLISHERS.
Bancroft-Whitney Co....612 California

LEAF TOBACCO DEALERS.
Kohlberg & Co.....526 Washington

LEATHER AND LEATHER GOODS DEALERS.
Bissenger & Co.....401 Front
Brown & Adams.....325 Front
Dulfer & Nelson.....209 Mason
Frank, S. H. & Co.....408 Battery
Harpham & Jansen....524 Washington
Kauffman, Davidson & Co.....113 Clay
Kullman, Salz & Co.....582 Mission
Wagner Leather Co.....306 Clay

LIME AND CEMENT.
Cowell, Henry & Co.....211 Drumm
Holmes Lime Co.....24 Sacramento

LITHOGRAPHERS.
Britton & Rey.....525 Commercial
Galloway Lithographing Co.....
.....410 Sansome
Mutual Label and Lithograph Co..
.....Second and Bryant
Roesch, Louis Co.....325 Sansome
Union Lithograph Co.....325 Sansome

LIVERY STABLES.
Christensen, E. C. & Son..1210 Valencia
Clemens, C. J.....409 Taylor
Kelly, Thos. & Sons.....1629 Pine
Nolan, John & Sons....1611 California

LUMBER DEALERS.
Albion Lumber Co..33-34 Crocker Bldg
Blyth & Trott.....Spear and Mission
Carter, Geo. E. & Co..52 Crocker Bldg
Casper Lumber Co..812 Hayward Bldg
Dodge, E. J. Co.....6 California
Dolbeer & Carson.....10 California
Excelsior Redwood Co.....204 Front
Gage, Mills & Co.....330 Market
Gray's Harbor Commercial Co....
.....237 California
Greenewald, O. H,....308 Crossley Bldg
Hammmond Lumber Co.....
....Merchants' Exchange Building
Hihn, F. A. Co.....Santa Cruz
Hobbs, Wall & Co., Inc 124 California
Hooper, C. A. & Co.....204 Front
Hooper, F. P. & J. A.....4 California
Jones, Richard C. & Co.....739 Bryant
Meyer, Adolph.....1510 Devisadero
Pacific Lumber Co.....Rialto Bldg
Pope & Talbot.....314 California
Renton, Holmes & Co.....Mills Bldg
Scott & Van Arsdale L. Co.....
.....Fifth and Brannan
S. F. Lumber Co.....Third and Berry
Sierra Lumber Co.....320 Sansome
Simpson Lumber Co.....14 Spear
Slade, S. E., Lumber Co....6 California
Tacoma Mill Co.....300 California
Truckee L. Co. of S. F.....6 California
Union Lumber Co...Sixth and Channel

MACARONI MANUFACTURERS.
California Italian Paste Co.....
.....347 Sacramento

MACHINERY AND ENGINEERS' SUPPLIES.
Bay City Engineers & Supply
Co.....322 Howard
Cal. Hydraulic Engineering and Supply Co.....17 Fremont
Callfornia Engineering and Construction Co.....907 Rialto Bldg
California Tool Works.....143 Beale
Cyclops Iron Works.....223 Main
Evans, C. H. & Co.....183 Fremont
Garratt, W. T. & Co.Fremont & Natoma
Hall, Robert.....108 Main
Harron, Rickard & McCone..21 Fremont
Henshaw, Bulkley & Co.....
.....Fremont and Mission
Martin Pipe & Foundry Co.....
.....33 New Montgomery
Meese & Gottfried Co.....167 Fremont
Moore, Chas. C. & Co..First and Mission
Pacific Tool and Supply Co..467 Mission
Pennington, Geo. W. Sons. Inc....
.....313 Folsom
Ralston Iron Works.....222 Howard
Rogers' Engineering Co.....
.....109 New Montgomery
Tatum & Bowen.....34 Fremont
The Compressed Air Machinery Co.
.....26 First
Union Iron Works.....222 Market

MANUFACTURERS' AGENTS.
Alden, S. F. & Co.....300 Rialto Bldg
Eberhard Co., The Geo. F...12 Drumm
French & Linforth.....308 Market
Hughson & Merton.....105 Front
Insecticide Co., The.....819 Market
Luscombe & Isaacs.....22 Sansome
Morgan & Allen Co.....134 Sutter
Robinson, Geo. H.....226 Bush
Young, Carlos G.....23 Davis
Sellman, Waters H.....220 Sutter

MARBLE WORKS.
Musto, Jos. & Sons.....709 Battery

MATTRESSES AND UPHOLSTERY.
Crescent Feather Co...510 Washington
Hoey, John.....716 Mission
Schrock, W. A.....21 New Montgomery

MEN'S FURNISHING GOODS.
Atkins, R. C. & Sons..123 Montgomery
Baumel, Fred J.....1608 Market
Bullock & Jones Co.....106 Sutter
Cluett, Peabody & Co.....582 Mission
Dorey & Cunningham..509 Montgomery
Elkus Brenner Co.....17 Battery
Greenebaum, Weil & Michels.....
.....17 Sansome
Hansen & Elrick....Market and Third
McNamara & Moran.....7 Battery
Meyerstein Co.....6 Battery
Morgan Bros.....229 Montgomery
Rogerson, J. C.....535 Valencia
Schoenfeld, Adolph.....1334 Market
The Toggery.....628 Market
United Shirt and Collar Co..25 Sansome

MERCHANT TAILORS.
Growall, W. L. Co..Mut. Sav. Bk. Bldg
Harshall, Abe.....12 Kearny
Jacobi Bros.....413 Montgomery
Lyons, Charles.....721 Market
Martin Bros.....17 Stockton
Poheim, J. T.....1110 Market
Reid, John & Son.....78 Geary

METAL WORKS.
American Can Co.....Kohl Building
Finn, John Metal Works...313 Howard
Pacific Metal Works.....139 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.
Bausch & Lomb Optical Co. of Cal.
..... 230 Sutter

MILK AND CREAM.
Berkeley Farm—N. J. Nelson.....
.....1228 Folsom
Jersey Farm Co.....851 Howard
Loewe, Wm. G.....624 Russia
Pippy, Geo. H.....Nevada Block
S. F. Cream Depot.....1929 Mission
Standard Milk Co.....3201 16th

MILLINERY.
Butler, Schultze Co.....723 Market
Hinz & Landt.....543 Market
Holm & Nathan .....84 Third
Muller & Raas Co.....
....New Montgomery and Mission
Spencer & Mitau .....1026 Market
Toplitz, R. L. & Co.....545 Market
Zobel, Lud. Co.....919 Market

MILLWRIGHTS.
Dibert Mfg. Co.....225 Mission

MINERAL WATERS.
Cook's Mineral Water...19th & Castro
Eggers, Chas. & Co.....118 Eureka
Mt. Shasta Mineral Spring Co.....
.....Sixth and Brannan

MINING COMPANIES.
Alaska Treadwell Gold Mining Co.
.....Mills Bldg.
Bourn, W. B.....401 California
Pew, John W.....310 Pine
Quarre, Geo....Cal. Safe Deposit Bldg.
Ralston, W. C.....331 Pine

MINING MACHINERY.
Woodbury, Geo. E.....223 First

MUSLIN AND FLANNELETTE UNDERGARMENTS.
Reynolds, The Geo. W. Co..597 Mission

MUSTARD MANUFACTURERS.
Burr, C. C. & Co.....2111 Stockton

NECKWEAR. MANUFACTURERS.
Heineman, H. M.....109 Sansome

NEWS DEALERS.
Foster & Orear.....Ferry Building

NOTIONS AND SMOKERS' ARTICLES.
Son Bros. & Co.....15 Sansome

OILS.
Porter, W. S.....Hayward Bldg.
Standard Oil Co.....Rialto Bldg

OPTICIANS.
Berteling Optical Co.....16 Kearny
California Optical Co.....205 Kearny
Chinn-Beretta Optical Co...991 Market
Hirsch & Kaiser.....7 Kearny
Kahn, H. & Co.....642 Market

OYSTER DEALERS.
Darbee & Immel.. 30 Union Sq. Market
Moraghan, The M. B. Oyster Co..
.....380 Brannan
Morgan Oyster Co., The.....614 Third

PACKERS OF CANNED SALMON.
Alaska Packers' Association.308 Market

PAINTS AND OILS.
Bass-Hueter Paint Co.....816 Mission
Cal. Paint Co.....236 First
Clinch, C. G. & Co.....7 Front
Fuller, W. P. & Co....Pine and Front
Magner Bros.....215 California
Nason, R. N. & Co.....115 Front
Rea, L. A. & Co.....1318 Stockton
Whittier-Coburn Co.....20 Fremont

PAINTERS AND PAPER HANGERS.
Beck, W. T. & Sons....729 Devisadero
Brace, N.....447 Valencia
Downing, Thomas, Inc.....289 Post
Fraser, John P.....418 Post
Stader, C.....Glen Park
St. Denis, J. & Co.....344 Sutter
Stein, M.....30 Sacramento
Swan, J. S.....717 Market

PAPER BOXES.
Pacific Fold. P. B. Factory..14 Fremont

PAPER AND PAPER BAG MANUFACTURERS.
Cal. Paper and Board Mills.....
.....40 Californla
Crown Paper Co.....707 Front
Union Bag and Paper Co....406 Front
Union Pulp and Paper Co..410 Sansome

PAPER AND PAPER BOXES.
Fleishhacker, A. & Co.....520 Market
Zellerbach, A. & Sons.....418 Sansome

PATENT DOOR OPENERS AND CLOSERS.
Rischmuller, Geo.....2449 Nineteenth

PHARMACEUTICAL PREPARATIONS.
Burgess, Frank P.....941 Howard
California Fig Syrup Co....392 Church
Law, Herbert E.....Rialto Bldg
National Pharmacy Co..214 Townsend

PHOTOGRAPHERS.
Taber Photo Co.....121 Post
Waters, R. J. & Co.....110 Sutter
Weidner, Chas.....36 Geary

PHOTO-ENGRAVERS.
Bolton & Strong.....621 Clay
Sunset Photo & Engraving Co....
.....Market and Tenth
Union Photo Engraving Co.....
.....144 Union Square Ave.

PHOTOGRAPHIC SUPPLIES.
Andrews, T. P.....109 Montgomery
Kirk, Geary & Co.....112 Geary

PIANO AND ORGAN DEALERS.
Allen, Wiley B. Co.....931 Market
Curtaz, Benj. & Son.....20 O'Farrell
Kohler & Chase.....715 Mission
Mauzy, Byron.....308 Post
Pommer-Eilers Music Co....653 Market
Sherman, Clay & Co.....139 Kearny

PICKLE MANUFACTURERS.
Fisher Packing Co.....
.....North Point and Stockton
Pacific Vinegar and Pickle Works.
.....122 Davis

PLANING MILLS.
Birth, L. H.....709 Bryant
Hansen, A.....Berry, near Sixth
Townley Bros.....18th and Folsom

PLUMBERS.
Ickelheimer, S. & Bro.....20 Geary
Murray Bros.....623 Sacramento
Snook, Wm. & Son. ..602 Montgomery
Wilson, W. F.....328 Stockton

PLUMBING, HEATING AND STEAM SUPPLIES.
Dalziel-Moller Co.....557 Mission
Gulick & Wetherbee.....210 Mason
Tay, Geo. H. Co.....49 First

PORK PACKERS AND PROVISION DEALERS.
Armour Packing Co.....309 Davis
Buttgenbach, Joseph.....336 Fourth
Cudahy Packing Co.....125 California
Heineman & Stern.....906 Larkin
Roth, Blum & Co.....201 California
South S. F. Pack. &. Prov. Co..117 Davis
Western Meat Co..Sixth and Townsend
Wilfert Bros.....1378 Market

POULTRY AND DAIRY PRODUCE.
Fodera, A.....526 Montgomery
O'Brien & Spotorno.....Cal. Market
Tiddy, Richard.....Spreckels Market

POWDER WORKS.
The California Powder Works....
.....Wells-Fargo Bldg

PRESS CLIPPINGS.
Allen's Press Clipping Bureau ....
.....30 Californla

PRINTERS.
Barry, The J. H. Co..429 Montgomery
Bent & Meyerderks.....40 Californla
Commercial Publishing Co...463 Mission
Cubery & Co.....587 Mission
Dempster Bros..Glen Park Ave. & Bond
Freygang-Leary Co.....113 Davis
Gilmartin Co., The.....19 First
Janssen Printing and Binding Co..
.....23 Stevenson
Monahan, John & Co..412 Commercial
Murdock, C. A. & Co.....532 Clay
Mysell-Rollins Co.....22 Clay
Partridge, John.....306 California
Pernau Bros. .....543 Clay

Phillips & Van Orden Co.....508 Clay
Roberts, John W.....220 Sutter
Spaulding, George & Co.....414 Clay
Stanley-Taylor Co., The....656 Mission
Torres, Joseph M.....518 Sacramento

PRINTERS' INK.

Reed & Goodman.....513 Sacramento

PRINTING MACHINERY.

Swain, Hadwen Mfg Co.....215 Spear

PROPERTY OWNERS.

Andros, Milton.....320 Sansome
Ballard, Dr. J. Stow.....610 Hyde
Bancroft Property, The.....721 Market
Bishop, Thomas B.....532 Market
Crocker Estate Co....54 Crocker Bldg
D'Evelyn, Dr. Frederick W.....
.....Phelan Building
De Vecchi, Poalo, M. D..Crocker Bldg
Deichmiller, C., D. D. S.....
.....Y. M. C. A. Bldg
Flood, James L.....7 Nevada Block
Gibbons, Henry, Jr., Dr.....920 Polk
Heller, E. S.....24 Nevada Block
Hewes, D.....412 Kearny
Hill, Horace L.....124 Sansome
Hooker, C. G.....967 Bush
Kellogg, Sheldon G....711 Crocker Bldg
Keyes, Alex D.....1008 Mills' Building
Law, Hartland .....Crossley Bldg
Mayre, Geo. T., Jr....234 Montgomery
McNutt, Dr. W. F.....1220 Sutter
Montgomery, D. W., M. D,.....
.....1301 Van Ness ave.
Page, Charles .....905 Mills' Building
Parrott, John .....401 Parrott Bldg
Payson, A. H.....641 Market
Pillsbury, E. S.....105 Crocker Bldg
Pischel, Kaspar, M. D.....Crocker Bldg
Quinn, John E.....2130 Green
Rosenthal, Dr. C. H.....636 Baker
Scheeline, S. C.....214 Pine
Schussler, Herman.....126 Stockton
Shiels Estate Co.....324 Bush
Stevens, Martin.....Mills Bldg
Tevis, Wm. S.....Mills Bldg
Van Orden, Dr. C. L.....606 Sutter
Westerfeld, Carl..Claus Spreckels Bldg
Wilson, A. W.....2430 Broadway

PUBLISHERS.

Traffic Publishing Co..429 Montgomery

PUMPING MACHINERY.

Dow, Geo. E., Pumping Engine Co.
.....149 First
Jackson, Bryon, Machine Works...
.....411 Market
Platt Iron Works Co.....11 First

RATTAN WORKS.

Coulter's Rattan Works.....227 Sutter

REAL ESTATE DEALERS.

Aronson Realty Co.....109 Sutter
Ashton & Gardiner.....411 Montgomery
Babin, Landry C.....413 Kearny
Baldwin & Howell.....25 Post
Baldwin, O. D. & Son..22 Montgomery
Boardman Bros. & Co..138 Montgomery
Buckingham, A. E.....26 Montgomery
Burnham & Marsh Co..211 Montgomery
Bush, David & Son..Safe Deposit Bldg
Coffey, H. E. & Co.....117 Sutter
Cranston, Wm. Co.....114 Montgomery
Crim, W. H. & Co.....118 Montgomery
Davis, Alfred E.....323 Montgomery
Easton, Eldridge & Co..14 Montgomery
Ehrenpfort, Wm.....801 Fillmore
Giselman, William, Trustee.....
.....120 Phelan Bldg
Hendrickson, William & Co.....
.....614 Claus Spreckels Bldg
Heyman, Oscar .....14 Post
Hooker & Lent.....14 Post
Hooper, E. J.....26 Montgomery
Joost Sons & Co.....320 Bush
Landgrebe, MacNevin & Jones....
.....334 Bush
Lyon & Hoag.....116 Montgomery
Madison & Burke.....30 Montgomery
Magee, Thos. & Sons....5 Montgomery
Martin, Walter S.....916 Market
McElroy, R. D.....4 Phelan Bldg
Nelson, Johnson & Co..203 Montgomery
Oliver, P. B.....114 Montgomery
Patterson, George W. H....1026 Pine
Realty Syndicate, The.....14 Sansome
Rich, A. J. & Co.....112 Montgomery
Sachs, Sanford.....214 Pine
Sage, Dealey & Co.....638 Market
San Francisco and Suburban Home
Building Society.....708 Market
Schlesinger, Nathan...304 Montgomery
Schroth Co., The.....3 Hardie Place
Scooffy, Leonidas J.....26 Montgomery
Shainwald, Buckbee & Co.....
.....210 Montgomery
Speck & Co.....209 Montgomery
Strassburger, I. & Co....484 California
Surryhne, F. B.....114 Sutter
Umbsen, G. H. & Co.....14 Montgomery
Von Rhein Real Estate Co., Inc..
.....513 California
Woodward, Edwin W..11 Montgomery

RECREATION GROUNDS.

Herman, R.....Harbor View Park

REFINERS.

Selby Smelting and Lead Works..
.....416 Montgomery

RESTAURANTS.

Arfsten, Eichler & Co.....228 Kearny
Bay State Restaurant.....29 Stockton
Bergez, John.....332 Pine
Bertz, J.....24 Ellis
Besozzi, Louis.....504 Market
Blanco, A. B...N. E. cor. Eddy and Mason
Breuss, M. A.....70 Third
Christesen, M. A. C.....26 Fifth
Collins & Wheeland...329 Montgomery
Detjen & Mengel.....35 Market
Galindo, F. B.....133 O'Farrell
Johnson Restaurant Co....725 Market
Krone, F. W.....35 Geary
Larsen, C. G.....16 Eddy
Malfanti, J. & Co.....110 O'Farrell
Nissum, James .....115 Grant Ave.
Peterson, P.....623 Kearny
Pouchan & Schlatter .....33 O'Farrell
Priet, P. & Co.....Geary and Stockton
Ravn & Karstensen.....111 Market
Swain, Frank A.....213 Sutter
Techau, R. J.....Mason, near Ellis
Westerfeld, P. & Co.....1035 Market
Wicker & Hermanson.....
.....Market St. and Park Ave.
Zinkand, Chas. A.....927 Market

RIGGERS.

Smith & Rice.....118 Howard

ROOFERS AND ROOFING MATERIALS

Pacific Refining and Roofing Co..
.....113 New Montgomery

ROOFING AND BUILDING PAPER.

The Paraffine Paint Co.....24 Second

RUBBER GOODS.

Boston Woven Hose and Rubber
Co.....14 Fremont
Powers Rubber Co.....42 Sacramento
Goodyear Rubber Co.....577 Market
Morgan & Wright.....1067 Mission
Winslow, C. R. & Co.....44 Second

RUBBER STAMPS.

Patrick & Co.....111 Sansome

RUG MANUFACTURERS.

California Rug Co.Fillmore & Lombard

SAFES

Halls' Safe and Lock Works.....
.....605 Market
Hermann Safe Co.....307 Battery
Parcells-Greenwood Co..216 California

SAW WORKS.

California Saw Works.....210 Mission
Simonds Saw Co.....31 Main

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co.....122 McAllister

SCOTCH TWEEDS.

Craig Bros.....120 Sutter

SCREEN WORKS.

Quick, John W.....221 First

SEEDS AND GRAIN.

Bowen, E. J.....815 Sansome

SEEDS AND PRODUCE.

Volkman, Chas. M. & Co.....408 Front

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons.....17 Spear
Gladding, McBean & Co....Rialto Bldg
Steiger Terra Cotta and Pottery
Works .....Mills Bldg

SEWING MACHINES.

Evans, J. W.....1021 Market
Jackson, Wm. E.....612 Montgomery
Singer Mfg. Co.....22 Post
White Sewing Machine....1878 Market
Willcox & Gibbs Sewing Machine
Co.....334 Post

SHEET IRON AND PIPES.

Smith, Francis & Co.....83 Fremont

SHEET METAL WORKS.

Shields, Thomas.....548 Mission

SHEET MUSIC AND MUSICAL INSTRUMENTS.

Mauvais, The Zeno Music Co.....
.....933 Market

SHIP BUILDERS.

Boole, W. A. & Son, Inc..20 California
Pacific Shipyard and Ways Co....
.....35 Steuart
Turner, Matthew .....40 California
Whelan, John A. & Bros....28 Steuart

SHIP CHANDLERS.

Foard, L.....3 Steuart
Josselyn, G. M. & Co.....38 Market
Lewis, Anderson & Co.....24 East
Weeks Co., S. F.....31 Market

SHIPPING AND COMMISSION.

Alexander & Baldwin, Ltd..308 Market
Balfour, Guthrie & Co..316 California
Chapman, W. B.....123 California
Dempster & Son.....320 Sansome
Eddy, Falk & American Trading
Co.....123 California
Gale, J. W.....410 Davis
Grace, W. R. & Co.....
..N. E. cor. California and Battery
Herrmann, Geo. Co.....310 Sacramento
Johnson-Locke Mercantile Co.....
.....123 California
Lund, Henry & Co...Pine and Sansome
Marcus, Geo. & Co.....418 California
Mitsui & Co.....
.....Merchants' Exchange Building
McNear, G. W.....326 California
Meyer, Wilson & Co.....210 Battery
Moore, Ferguson & Co..310 California
Newhall, H. M. & Co.....309 Sansome
Otis, McAllister & Co....109 California
Parrott & Co.....306 California
Plummer, Geo. E. & Co....51 Steuart
Spreckels, J. D. Bros. & Co..327 Market
Tyson, R. J. & Co.....18 California
Ulrichs, J. F.....122 Clay
Williams, Dimond & Co.....202 Market

SHIPSMITHS.

Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.

Ulman, Seeligsohn & Brown.....
.....715 Mission

SILK MANUFACTURERS.

Carlson-Currier Co.....8 Sutter
Nonotuck Silk Co.....84 Third

SILVERWARE.

Glidden, W. B.....110 Sutter
Whitney, John B.....120 Sutter

SMOKERS' ARTICLES.

Heininger, C. P. & Co.....535 Market

SOAP & TALLOW MANUFACTURERS.

Fischbeck & Glootz....214 Sacramento
Lille, Charles.....
.....N. W. cor. Bay and Webster
Luhn, Otto & Co.....117 Diamond
Newell & Bro.....313 Davis

SODA MANUFACTURERS.

Horstmann Co., John.....675 Bryant

SODA WATER APPARATUS AND SUPPLIES.

G. J. Becht Company.....572 Geary

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co..Union & Octavia

SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co.....141 First

STAMP DEALERS

Sellschopp, W. & Co.....113 Stockton

STARCH MANUFACTURERS.

Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towne.....55 First
Bonestell, Richardson Co..401 Sansome
Crocker, H. S. Co.....215 Bush
Heynemann, Milton, Marshall Co..
.....415 Montgomery
Le Count Bros.....533 Market

STEAM ENGINE MANUFACTURERS.

Ohmen Engine Works .....132 Main

STEAMSHIP AND TRANSPORTATION COMPANIES.

Cal. Transportation Co....Pier No. 5
Capelle, Robert.....140 Montgomery
Cook, Thos. & Co.....621 Market
Fugazi, J. F. & Co..5 Montgomery Ave.
International Navigation Co....21 Post
Loveland, H. D., Manager Pacific
Traffic Com. Co....Hayward Bldg
Northern Commercial Co.Crossley Bldg
Occidental and Oriental Steamship
Co...707 Merchants' Exchange Bldg
Pacific Coast Steamship Co...10 Market
Pacific Mail Steamship Co.....
....707 Merchants' Exchange Bldg
San Francisco Dry Dock Co.....
.....302 California
Ship Owners' and Merchants' Tug
Boat Co.....302 California
Toyo Kisen Kaisha.....
....701 Merchants' Exchange Bldg

STEVEDORES.

Eschen & Minor.....8 Mission
Freese, A. C.....55 Mission

STORE AND OFFICE FIXTURES.

Simmen, John .....348 Phelan Bldg
Thoms, J. W.....
.....1009 Claus Spreckels Bldg

STOVE AND IRON FOUNDRIES.

Graham, James, Mfg. Co....14 Second
Steiger & Kerr.....18th and Folsom

SURGICAL INSTRUMENTS.

Hoppe & McConnell.....404 Sutter
Shutts, Walters & Co.....534 Sutter

SURVEYING INSTRUMENTS.

Lietz, A. Co.....422 Sacramento

SYRUPS.

Colonial Maple Sugar and Syrup
Co.....3460 Twenty-fifth
Long Syrup Refining Co.....
.....Eighth and Brannan
Pacific Coast Syrup Co....713 Sansome

TABLE CEREALS.

Pacific Cereal Association.....226 Clay

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Arnstein, Simon & Co.....585 Market
Baumgarten, J. & Co.....578 Mission
Ford, C. W. R. & Co.....116 Sutter
Reiss Bros. & Co.....24 Sutter

TAILOR TO TRADE.

Hilp, Henry, Tailoring Co., Inc...
.....Third and Jessie

TANNERS.

Eagle Tannery .....
.....26th and San Bruno Ave.
Legallet-Hellwig Tanning Co.....
.....401 Front
Norton Tanning Co.....312 Clay

TEAS, COFFEES AND SPICES.

Argonaut Tea and Spice Co.....21 Main
Brandenstein, M. J. & Co.....
.....Spear and Mission
Burmester, Henry W.....1854 Market
Caswell, Geo. W. & Co..414 Sacramento
Folger, J. A. & Co.....104 California
Grandjean, Henry .....419 Jackson
Guittard Mfg. Co.....119 Front
Hills Bros .....128 Market
Huddleston & Co.....52 Market
Jones-Paddock Co.....26 Fremont
Schilling, A. & Co...Second and Folsom
Thierbach, Chas. F. & Co..306 Battery
Tyler, S. H. & Son.....310 Front

TELEPHONE AND TELEGRAPH COMPANIES.

Pacific States Telephone and Tele-
graph Co., The .....216 Bush

TENTS AND AWNINGS.

Ames & Harris, Inc...100 Sacramento
Neville & Co.....530 Davis

THEATERS.

Belasco & Meyer.....Alcazar Theater
Orpheum Circuit Co.....113 O'Farrell

TIMBER PRESERVING.

S. F. Timber Preserving Co.....
.....223 Folsom

TIN PLATE MANUFACTURERS.

Williams, I. B.....Mills Bldg

TITLE INSURANCE.

California Title Insurance and Trust
Co.....410 Montgomery

TOWEL COMPANIES.

Mercantile T. & L. Co.....331 Eighth
S. F. Towel Co., The.....819 Folsom

TOYS AND NOVELTIES.

Cal. Notion and Toy Co.....526 Market

TRANSFER COMPANIES.

S. F. Transfer Co.....118 Ellis
Morton Special Delivery Co.....
.....110 Battery
Pacific Transfer Co.....20 Sutter
People's Express Co.....106 Steuart
Wells, Fargo & Co. Express.....
.....Second and Mission

TRUNKS.

Hirschfielder & Meaney.....14 Sutter
Malm, C. A. & Co.....220 Bush
Oppenheimer, James .....1 Ellis
Pacific Trunk and Bag Co..625 Mission

TURKISH BATHS.

Greenhood, L. H.....222 Post
Lindstrom & Johnson.....415 Sutter

TYPEWRITERS AND SUPPLIES.

Alexander, L. & M. & Co.....
.....110 Montgomery
Bannan's Typewriter Exchange....
.....307 Montgomery
Bornemann, Geo. C. & Co....117 Sutter
Revalk, R. E. & Co....135 Montgomery
West Coast Typewriting Co.....
.....401 Hayward Bldg
Yost Writing Machine Co.....
.....327 Montgomery

UNDERTAKERS.

Gray, N. & Co.....353 Sutter
Halsted & Co.....946 Mission
Maass, H. F. Co.....917 Mission
Valente, Marini & Co....1524 Stockton

UNDERTAKERS' SUPPLIES.

California Casket Co.....934 Mission

UNDERWEAR.

Deimel Linen Mesh System Co....
.....110 Sutter

UNIFORMS AND REGALIA.

Pasquale, B. & Sons.....123 Geary

VALVES AND FAUCETS.

West Coast Safety Faucet Co.....
.....223 Mission

VARNISH MANUFACTURERS.

Berry Bros., Ltd.....809 Mission

VINEGAR MANUFACTURERS.

Consumers' Y. & V. Works....213 Eddy
Golden Gate Compressed Yeast Co.
and Potrero Yeast Vinegar Co.
.....348 Sutter

WAGON AND CARRIAGE MATERIALS

Holt Bros. Co.....30 Main
Waterhouse & Lester .....524 Howard

WALL PAPER AND MOLDINGS.

Quadt, John .....1614 Market
Tozer, L. & Son .....762 Mission
Uhl Bros.....655 Market

WAREHOUSES.

Grangers' Business Association...
.....309 California
Haslett Warehouse Co., The.....
.....206 California
Lombard Warehouse Co., Inc.,.....
.....225 Fremont
S. F. Warehouse Co.....41 First
South End Warehouse Co.....
.....Townsend and Second

WELL BORERS.

Lowe, J. W.....126 Kearny

WIRE AND WIRE ROPE.

Pacific Steel and Wire Co....100 Front

WELSBACH MANTLES AND SUPPLIES

Welsbach Co.....359 Sutter

WINES AND LIQUORS.

Arnhold, B. & Co.....
.....Townsend and Stanford
Berges & Domeniconi....708 Sansome
Braunschweiger & Co.....5 Drumm
California Wine Association..661 Third
Chauche & Bon.....539 Geary
Chevalier, F. & Co.....15 Beale
Crown Distilleries Co...Beale & Mission
French-American Wine Co.....
.....756 Brannan
Friedman, Paul .....312 Battery
Gundlach-Bundschu Wine Co., The.
.....434 Bryant
Herrscher-Samuel Co., Inc...521 Market
Hey, Grauerholz & Co.....224 Front
Hilderbrandt, Posner & Co..118 Market
Holtum-Schmidt Co., Inc....565 Market
Holtum, Ferdinand .....517 California
Hotaling, A. P. & Co.....431 Jackson
Italian-Swiss Agricultural Colony..
.....Montgomery and Sacramento
Jones, Mundy & Co.....123 California
Korbel, F. & Bros.....723 Bryant
Kuhls-Schwarke & Co.....129 Sutter
Lachman & Jacobi....Second & Bryant
Levy, Simon & Co.....211 Battery
Livingston & Co.....206 Davis
Lubben, John..California and Sansome
Lyons, E. G. and Rass Co., The....
.....549 Mission
Mann, C. M. Co., Inc., successor to
I. de Turk.....216 Sacramento
Martinoni, E.....714 Front
McDonald & Cohn.....120 Front
McLeod & Hatje.....515 Market
Meinecke, Chas. & Co..314 Sacramento
Metzger, Leo & Co.....118 Battery
Moore-Hunt Co., The Jesse..200 Davis
Naber, Alfs & Brune.....323 Market
Napa and Sonoma Wine Co.....
.....10th and Howard
Neuman, W. & Co.....501 Market
Oakville Wine Co....Folsom and Army
Pike, B. D. & Co.....525 Market
Rathjen Co., The.....139 Mason
Rheinstrom Bros.....125 Mission
Rosenblatt Co., The .....717 Battery
Schilling, C. & Co.....230 Brannan
Schlesinger & Bender .....
.....Brannan and Boardman
Schultz, Wm. A. & Sons....523 Front
Shea, Booqueraz & Co.....525 Market
Siebe Bros. & Plagemann..328 Sansome
Spruance-Stanley Co.....410 Front
Sroufe, John & Co.....208 Market
Sutter Home Wine and Distilling
Co.....1295 Folsom
Van Bergen, N. & Co.....418 Clay
Weniger, P. J. & Co.....101 Powell
Wetmore, Bowen & Co.....410 Post
Wichman, Lutgen & Co.....29 Battery

WIRE AND WIRE ROPE.

American Steel and Wire Co..10 Pine
Roebling's, John A. Sons Co.....
.....25 Fremont
Pacific Steel and Wire Co..100 Front

WOOD DEALERS.

Union Wood and Timber Co.....
.....Third Street Wharf

WOOD MANTEL MANUFACTURERS.

Bush & Mallett Co.....Crossley Bldg
Rigney, Thos. F.....641 Mission

WOOD AND WILLOW WARE.

Levenson & Co.....209 Front

WOOL.

Denigan, Thos., Son & Co..132 Market
Koshland, S. & Co.....426 California
San Francisco Wool Sorting and
Scouring Co.....652 Fifth

WOOLEN MANUFACTURES.

Sheideman, B.....214 Pine

WRECKERS.

Whitelaw Wrecking Co.....253 Spear

MERCHANTS' ASSOCIATION REVIEW.

CIRCULATION, 6,000 COPIES.

Issued monthly at the office of the Association, Mills Building, 7th Floor, Rooms 6, 7, 8 and 9. Telephone Main 5945.

FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the REVIEW.

FRANK MORTON TODD, EDITOR.

IT IS TIME TO BEGIN.

We know you are talking a great deal about the degraded political condition of your city, but what are you DOING about it?

Have you started any little neighborhood political organization?

Have you gone to any good man in your district whom you know to be laboring for reform and offered him your co-operation? Or even extended to him your personal sympathy and encouragement?

All the grafters in your vicinity have been working for THEIR interests. The political "stewbums" and "steam beer boys" are offering encouragement, sympathy and support to the men who are working to perpetuate the present condition in this city.

What have YOU been doing to put an end to it?

Are you even sure that you are registered?

You have frequently blamed the "good citizens" and the "better element," haven't you, because they neglected their duty? Have you done yours? If you are a political shirk, how can you blame your neighbors if they, too, are shirks?

Are you going to have grounds for complaint against yourself after the next election?

If not, do something about it. It is unbelievable that you will tolerate the political degradation of your local government much longer, but if you mean reform you must be about it. The work can be done, but the beginning must be apparent soon. Volunteers are going up against regulars, and, if they win, it must be by force of the numbers marshalled between now and the next primaries. Every good citizen is needed for the work. Don't wait for some one to drag you into action. GET AT IT YOURSELF. BEGIN NOW.

GRAFT IS TREASON.

The election of Joseph W. Folk to be Governor of Missouri is one of those events that may mean more for humanity than any of Oyama's victories. It marks one success in the present campaign for those high political ideals which this country was instituted to realize, but which it has but negligently and indifferently pursued. It will be vastly serviceable if the understanding of its import is accompanied by a consciousness of one thing that seems hard for us to comprehend, but is vital for us to know, and that is the horrid menace that threatens this country in the shape of political corruption.

Persons who affect to be tired of the subject or who cynically pretend to believe the thing can never be remedied, need not admire Mr. Folk if they do not wish to, nor exert themselves to hope anything from his activities. Men who have persistently and courageously, year after year, in the face of great discouragements, called the people to their duty and sought to sting American political conscience into life, have a right to claim him as a product of their twenty or thirty years' agitation, and to rejoice that he compelled a great political party, in a bribery-ridden State, to proclaim the question of political corruption as the main issue in a State campaign. For Folk fighting corruption is a product, just as such men as L. J. Steffens, William Kent of Marin County and Chicago, and Theodore Roosevelt are products, of the hammer, hammer, hammer of those who have hated boss rule and bribery and dishonor in our politics.

Americans are queer people. With a reputation for commercial honesty second to that of no other nation, they have tolerated and paid for, and often encouraged, more public thieving than has sufficed to pull down empires in the past. They thought it was "only stealing," and that they could stand it, as long as it did not interfere too much with business. Now they are coming, slowly and reluctantly, to perceive that it is something much more terrible. And when a man like Folk takes the center of the stage in a hot gubernatorial contest and declares that "corruption is treason," and when the people of a great commonwealth elect him to the Chief Magistracy because they know he is right, perhaps Americans everywhere will begin to understand.

Every kind of public graft is treason. There can be no grafting, of the pettiest, most contemptible character, that does not eat at the underpinning of our governmental structure like the teredo eating at our wharves. It is so repugnant to the proper discharge of public duty that it excludes all possibility of it. And the soldier who betrays his country in the field is not more contemptible and no more a traitor than the man that conspires with other men to commit sordid and mercenary crimes whose political effect is to change profoundly the substance and character of our government.

With a consciousness of the evil, may come a determination to end it. The people seem to be rising into action everywhere. The movement to eliminate party policies and issues from local affairs has made great headway even in this State, where its beneficent results have appeared in the reform of Fresno, and the non-partisan and bi-partisan movements in Bakersfield, San Bernardino and San Jose. When the people really get into action they sweep all before them, and graft will have to go the way of any other kind of treason if the public once unites against it.

CELEBRATE THE END OF THE QUARANTINE SCARE.

Banquet Marks Completion of Chinatown's Renovation and the Lapse of a Year Since the Last Plague Suspect Case.

The Public Health Commission of California has just celebrated the completion of the work of cleaning Chinatown, and the end of the first year of freedom from the danger of quarantine on account of the bubonic plague scare.

Over a year has elapsed since the last suspicious case was discovered, and over two years have gone by since President Symmes of the Merchants' Association called together representatives of the San Francisco commercial bodies to insist upon some harmonious action between the City, State and Federal health authorities which would assure the Eastern States that California was properly handling the situation. The country east of the Rockies has forgotten the panic that enemies of the city promoted then, and San Francisco has safely escaped a serious and undeserved injury.

The work then commenced has been carried to a successful end. If plague existed in Chinatown and has been stamped out, it is the only case in which that result has been accomplished without any wholesale destruction of property.

Under the direction of Dr. Rupert Blue, of the United States Marine Hospital Service, acting in conjunction with the City and State Health Boards, the sanitary condition of Chinatown has been made practically equal to that of the best parts of the city. Plumbing has been renovated, rats have been poisoned by thousands, dark, airless chambers have either been opened to the light, or destroyed altogether, and throughout a territory of seventeen square blocks cellar floors and the bottoms of light shafts have been paved with concrete from four to twelve inches deep.

As a result, the death rate in Chinatown, always abnormally high, because the quarter is a resort for sick Chinese from all parts of the Coast, has been reduced from 31.5 per thousand a year, to 27.2, and the most rigid daily house-to-house inspection has failed to reveal a single plague suspect for over a year.

In view of these facts, the Commission felt it was fitting that the work should be crowned with some adequate celebration, and accordingly held a banquet at the St. Francis Hotel on the evening of March 18.

Dr. Blue acted as toastmaster. The following gentlemen responded: Mayor E. E. Schmitz, "Our Municipality"; Dr. Martin Regensburger, "The State Board of Health"; Dr. James A. Ward, "The City Board of Health and Its Work"; Hon. A. Sbarboro, "A Citizen's Views on Sanitary Conditions."

Dr. Pardee was to have spoken to the toast, "Our State," but was unable to attend, and Dr. N. K. Foster, Secretary of the State Board of Health, took his place on the program. President Symmes of the Executive Committee having been called out of town, Secretary L. M. King of the Merchants' Association and the Mercantile Joint Committee represented him.

A general feeling of satisfaction prevailed, and was expressed in the remarks of the speakers, over the fact that by the energetic action of her representative citizens and the hard work of the Health Commission, San Francisco had been rescued from the danger that threatened it two years ago. Dr. Foster stated that the Eastern health authorities were now perfectly satisfied, and all risk of quarantine was over.

There will be no remission of effort on the part of the Commission. It is thoroughly understood that only constant vigilance will keep Chinatown in its present safe condition, and nothing that can contribute to that effect is going to be omitted.

The total values of imports and exports at the port of San Francisco for January and February were as follows:

Imports, January, 1905	$4,540,755
Imports, February, 1905	2,845,302
Exports, January, 1905	2,849,612
Exports, February, 1905	2,647,594

Merchants' Association REVIEW

PUBLISHED MONTHLY BY THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT AND PUBLIC INTERESTS.

THE COLUMNS OF THIS PAPER ARE FOR THE DISCUSSION OF IDEAS. BUT THE VIEWS PRESENTED ARE NOT NECESSARILY THOSE OF THE MERCHANTS' ASSOCIATION

VOL. 9. SAN FRANCISCO, CAL., MAY, 1905. No. 105.

HARD CASH TO PROMOTE GOOD CITIZENSHIP

Without Solicitation, an Unknown Resident of San Francisco Gives Five Hundred Dollars in Gold to the Merchants' Association to Aid in Its Fight for a Clean City

A WELCOME DONATION TO THE CAUSE OF GOOD GOVERNMENT.

An anonymous donor gave five hundred dollars in gold to the Merchants' Association last month. His identity is known only to himself and President Symmes, the direct recipient. He is not a member, his gift was entirely unsolicited, and if money talks these twenty-dollar pieces from a disinterested source are most eloquent testimony to confidence in the organization's management and desire to aid in the valuable services it is rendering the city.

The gift was as great a surprise to the President as it was to the Directors, who heard the news of it at the last regular meeting with enthusiastic applause. Mr. Symmes received word that a certain person wished to see him on business connected with the Association, and paid the gentleman a visit. He was told that the organization's conservative but resolute course had earned the approval of the community. The speaker declared that he had lived in San Francisco a great many years, and had never joined any public organization and did not intend to, but the Merchants' Association's work was of the kind he desired to assist, and he felt that money could not be put to public use in any better way than by giving it to the Association to enable it to pursue its present line of work with freedom and vigor. Thereupon he passed over to Mr. Symmes a handful of gold, pledged him not to reveal the giver's identity, and fell to chatting about other things.

This is the third time within a few months that faith in the Association has prompted an unsolicited gift of money. Mr. Philip Bancroft, who served as an officer at the last election, sent his fee to the Association, and the merchants that built the Safety Station at Market, Ellis and Stockton streets put their surplus in the same hands; though in the latter case the acceptance was accompanied by the promise that the contribution would be held in trust for that locality.

Coming at this juncture, the present handsome donation is peculiarly acceptable. Actions speak louder than any words, and this action is most encouraging. Such a token of appreciation is not only deeply gratifying to the Association's officers, but will be of value to the public. It furnishes striking evidence of the high place of trust the organization has come to hold in the esteem of leading citizens. It is easy to win a little applause now and then, but there are few institutions in the community that inspire the confidence and appreciation which will induce a non-member to go down in his pocket to the tune of five hundred dollars for its work without so much as a hint that the money was desired.

Moreover, the time will soon arrive when such contributions will be very badly needed. The Association has no source of revenue except the regular monthly dues. Its Directors have taken the view that these dues are paid in to be spent for the city's good, and they have spent them that way. Although the receipts from nearly fourteen hundred members are large in the aggregate, recent disbursements have been heavy. The Safety Station at Kearny, Geary and Market streets, the Convenience Station at Union Square, and contributions to objects of especial value to the business community have made large drafts; and recent litigation in the form of injunction suits and criminal prosecutions necessary to check the wholesale demoralization of local administration have added their share of the burden for attorney fees, court costs, detective services, and items of a similar character.

As soon as the public work begins that was provided for by the bond issue, it will be necessary for the Association to disburse money still more liberally in order to carry out its pledge to the public and see that the work is honestly done. There must be a great deal of expert supervision and there may be need of more injunction suits and other litigation to secure proper performance of contracts. Such duties, which no private individual, and no other organization, seems in a position to undertake, fall peculiarly to this body.

Through the Review, the Directors desire to thank the donor on behalf of every member of the Association, and of every good citizen of San Francisco, in whose interest primarily the donation was made. And the Review makes the act public in order that this sensible and generous deed of good citizenship may have its imitators. The Association's regular income exceeds thirteen hundred dollars a month, and it could use thirteen thousand to the advantage of the city if it had the money. There are many things it would like to do for the material and political progress of San Francisco, which, however wise and promising, are beyond its purse at present.

In the meanwhile funds are needed for mere defense of civic decency and the protection of the city, and there is probably no way in which it could be more wisely and effectively used to that end than by entrusting it to the Merchants' Association.

ASSOCIATION PREPARES TO WAKE UP SAN FRANCISCO'S GOOD CITIZENSHIP.

Governor Pardee, Senator Belshaw, Mr. James H. Barry and Mr. H. Weinstock, will Address the Banqueters at the Semi-Annual Dinner, on the "Importance of the Primary."

The Merchants' Association will give a "good government dinner" at the Palace Hotel on the evening of Wednesday, May 24th. The powerful civic impulse generated at the annual banquet last November will, on the occasion of the semi-annual dinner, be given point and direction and fresh force; and it is hoped that the many members who were then unable to attend will make early application for seats, as it will probably be impossible to accommodate all who wish to come.

Provision will be made for 457, the capacity of the largest available banquet hall in San Francisco.

The general subject of the addresses will be: "The Importance of the Primary." The speakers will be Governor George C. Pardee, Senator Charles M. Belshaw, Mr. James H. Barry, editor of the San Francisco *Star,* and Mr. H. Weinstock, of the widely-known California mercantile house of Weinstock, Lubin & Co. All of these gentlemen promptly and gladly responded to the invitation to address the assemblage on the announced subject, and what they have to say should be of the highest value.

The charge for each person who attends will be hardly more than nominal, $3.50.

KEEPING UP THE GOOD WORK.

The banquet in November was memorable as the occasion of the most important civic awakening this community has witnessed in a generation. It is intended that the coming dinner meeting shall help the work another step forward. At least, those who attend will find that they can take away with them authoritative statement and convincing argument, to work like a leaven in the community at large and move good men to their duty.

The speakers are men of unusual weight in the community. The Governor of California is a man that understands politics, knows the people, and is thoroughly conversant with the essentials of good government and the means that must be employed to attain it. He and the Merchants' Association may not agree about everything, but there is no difference of opinion between them on such points as these.

RIGHT SORT OF POLITICIAN.

Senator Charles M. Belshaw is typical of all that is best and purest in State politics. Because of his recognized patriotism and integrity, and because of the fact that his whole conduct as a legislator has been above suspicion, he was made Chairman of the special committee that tried the charges of bribery lodged against Emmons, Bunkers, Wright and French at the last session of the Legislature, and that recommended their expulsion from the Senate.

Mr. Belshaw is a man that practises politics from a sense of public obligation. His constituents in Contra Costa and Marin Counties have had such confidence in him that he has been able to defeat the most formidable combinations. The members will be fortunate in the opportunity to hear him on a subject of such unselfish interest to him and such vital importance to San Francisco.

A REPRESENTATIVE SAN FRANCISCAN.

Mr. James H. Barry, editor of the *Star,* is a type of that fearless moral force which ought to dominate politics everywhere in a democratic country. Of unquestioned sincerity and devoted public spirit, Mr. Barry has never ceased to fight like a man, in his paper and in the councils of his party, for what he believed was right. His influence is needed in this community, and it has been determined to make the "good government dinner" an instrument for its extension.

Mr. H. Weinstock is known the length of California, as a representative of the best impulse in the commercial development of the State. He is the founder of the Barbara Weinstock Lectureship on the "Morals of Trade" at the State University. His generous impulses toward public service caused him to take a leading part in the formation of the Commonwealth Club of California, whose sessions in this city have been fruitful of some of the best suggestions for the public good.

AN IDEAL MERCHANT.

Mr. Weinstock stands before the community a type of the successful business man who is also an actively good citizen—a merchant who recognizes his public duty and does it.

These men should be able to do a great deal toward crystallizing and animating public sentiment to the point where it will begin to do some practical good. Only the civic spirit that is translated into intelligent community action is of any value to a people; and the object of the dinner will be to cultivate the sort of interest in government, and in politics generally, that may result in more conscientious and enlightened conduct on the part of the voters of San Francisco. Religions have their missionaries, and honest politics, which is of the highest ethical import, must have its propaganda.

The Merchants' Association feels that if it can in any way contribute to that end, it will be serving the city of San Francisco in the best and highest way. Nothing better could be done for any community or for the country as a whole, than to wake up its dormant good citizenship. If San Franciscans can be induced to exert themselves steadily and continuously in the interests of practical, good politics, all such things as clean streets, parks and boulevards, proper sanitation, and the public improvements necessary to the making of a grand and beautiful metropolis, will be "added unto them."

ANNUAL MEETING TO BE HELD ON MAY 18TH.

Members Will Then Vote on Five Directors and Proposed Amendment Permitting Associate Memberships.

The annual meeting of the Merchants' Association will be held at the rooms of the Association, 109 Merchants' Exchange Building, on Thursday afternoon, May 18th, at 4 P. M.

At this meeting the Board of Directors will submit its annual report, and five Directors will be elected for the ensuing term of three years.

Because of the large number of persons not eligible as regular members who have expressed their desire to aid the Association in its work, the Board has decided to recommend an amendment to the Constitution providing for Associate Memberships. This measure will be submitted to the vote of the members at the annual meeting, and it is hoped that there will be a large attendance on that occasion.

NEW MEMBERS ON THE ROLL.

Merchants' Association is Expanding Rapidly and Now Numbers 1385 Firms and Individuals.

The following firms and individuals have been added to the Merchants' Association, bringing the roll up to 1,385:

John L. Polito, Fruit and Vegetables .....512 Valencia
G. B. Cicese & Co., Commission.....420 Davis
William Crtelli, Paints and Oils....906 Filbert
E. Goslinsky & Co., Leaf Tobacco.....217 Battery
Moss's (Inc.), Clothing Dealers.....622 Market
C. E. Bickford, Coffee Broker.....38 California
Daniel Meyer, Banker .....216 Pine
Ahrens, Pein & Bulwinkel, Wines and Liquors .....620 Post
A. Berta Co., Fruits and Vegetables.....526 Montgomery
Frank L. Platt, D. D., Property Owner.....Flood Building
James H. Fannin & Co., Hatters ....715 Mission
Pioneer Automobile Co., Automobiles .....901 Golden Gate Avenue
Fulton Iron Works, Iron Works.....17 First
W. H. Metson & Co., Seed Growers.....115 Crocker Building
The Risdon Iron and Locomotive Works, Iron Works .....Steuart and Folsom
Ginn & Co., School Book Publishers ..325 Sansome
O. F. Willey & Co., Carriage Importers .....1622 Market
Barker & Kinney, Plumbing Supplies..133 Second
H. B. Phillips, Hotel .....Hotel St. Nicholas
Weissbein Bros. & Co., Assaying..616 Sacramento

ASSOCIATION WILL WATCH WORK UNDER BOND ISSUE.

Engages Benjamin Heath, Former Chief of the Bureau of Streets, to Supervise the Execution of the Contracts.

In accordance with the pledge it made to the people of San Francisco when it held a mass-meeting at Golden Gate Hall to advocate the voting of the seventeen million dollar bond issue, the Merchants' Association has engaged the services of Mr. Benjamin Heath to supervise the work soon to begin.

Shortly after the meeting referred to, at which it appeared that probably a deciding number of votes on the bonding question would depend upon the disposition of the Association

to see that the work would be properly executed, the REVIEW printed a statement by Mr. Symmes declaring it to be the purpose of the Association to supervise the work provided for, and do all in its power to see that the money should be honestly expended. The people accepted the assurance, and the general bonding plan carried.

This promise the Board is now ready to carry out. Mr. Heath is a man of the most valuable experience in the superintending of public work. He served for several years as Chief of the Bureau of Streets, organized under the new Charter. Previously he had served the City of Boston in a somewhat similar capacity. He is a well qualified engineer, as well as a trained public servant with a knowledge of the way in which work for the city should be carried out.

Mr. Heath's labors will begin with the first contract under the bond issue, which is to cover the construction of a section of sewer in Mission street, from Amazon street to Onondaga avenue.

HONORARY MEMBERSHIP IN THE NATIONAL GUARD.

It Would Not Only Assist the Militia, but the Law Regards it as an Acceptable Substitute for Jury Duty.

By F. V. KEESLING, Major Elect, Coast Artillery, N. G. C

In an article written some time ago, for the REVIEW, on the question of the National Guard I took occasion to call to the attention of the merchants the manner in which they could aid the "citizen soldiery."

Stress was primarily placed, in that statement of conditions, on the need of more members and on the co-operation of the merchants in securing them and in promoting attendance. As a secondary consideration, was mentioned financial support, to be derived through the source of honorary membership.

Since the writing of that article (which appeared in the July, 1904, REVIEW) a value, additional to the financial support of honorary membership, has impressed me, and that is the personal interest in the National Guard which would no doubt be developed in those persons who availed themselves of the provision of the Political Code. They would form a link between the active and the reserve militia, for be it known, you who are not National Guardsmen are nevertheless reserve militiamen, liable to duty when occasion demands.

In the hurried preparation of the former article mere reference was made to the sections of the Political Code which I now herewith quote at length. Section 2102, Political Code of California, provides as follows:

"Honorary members. Each company, troop, or battery may have not to exceed ten honorary members, who shall pay fifty dollars per annum into the company, troop, or battery, and shall thereupon be entitled to all exemptions to which those on the active list are entitled, and shall not be required to drill or perform any military duty by reason of such membership."

These are the exemptions provided by Subdivision 1 of Section 2098:

"All officers and enlisted men of the National Guard who comply with all military duties, as provided by law and regulations, are entitled to the following privileges and exemptions, viz: Exemption from road tax and head tax of every description, except poll tax provided for in Article XIII, Section 12, of the Constitution; exemption from jury duty, and service on any posse comitatus. All officers and enlisted men who have faithfully served in the military service of this State for the space of seven consecutive years, or eleven years not consecutive, and received the certificate of the Adjutant General certifying the same, are thereafter exempted from further jury duty and military duty except in time of war. And the Adjutant-General must issue such certificate of exemption when it appears that the party applying is entitled to the same."

Exemption from jury duty and service on any posse comitatus no doubt will appeal to the busy man. It is not my purpose to point out a way of avoiding a duty which one owes to the community. I merely call attention to a laudable substitute which the law considers equal to service on the jury or posse comitatus.

In order to prevent abuse it would be well to have the question of honorary membership supervised by an association committee and I would conclude by asking, would it not be advisable to have a permanent committee of the Merchants' Association on National Guard, to counsel, encourage and assist it?

GOSPEL OF IMPROVEMENT IS CARRIED SOUTHWARD.

President Symmes Takes Directors of the Merchants' Association to Encourage the Town of Paso Robles.

The influence of the Merchants' Association in civic improvement and promotion work has been extended to another community at a distance from San Francisco. On April 22, President Symmes entertained the Board of Directors of the Merchants' Association and the members of the Paso Robles Improvement Club at a banquet at the Hotel El Paso de Robles. The San Francisco guests were taken down by special car, and remained at Paso Robles several days, enjoying the delights of climate and scenery, and the cordial hospitality of the citizens, and stimulating mutual interest in the work of securing for Central California her share of the lucrative tourist traffic too long monopolized by the country south of Tehachapi.

The banquet was marked by several memorable addresses on the practical work of improvement and promotion. Mr. Symmes declared to the Paso Robles representatives that they had finer natural advantages than any other California health resort, and told them it was their duty to reach out for their share of the tourist business that was flowing by their doors.

"You are situated," said Mr. Symmes, "in a beautiful valley, on a great transcontinental railway system. You have some of the finest medicinal springs on earth. Other communities that want a share of the Eastern tourist business have to struggle to raise money for a hotel: here is one that is a going concern, and the hotel company is about to expend from $75,000 to $100,000 in improvements, one item of which is now under construction in the form of a new bath-house, which will be as fine as any in the world.

"To make the place as famous as the Hot Springs of Arkansas, or the White Sulphur Springs of Virginia, the only thing needed is co-operation. Get together and provide attractions for visitors and you will have them, and some of them will settle down in your city and become a permanent addition to its wealth and importance. There is no reason why this part of the State should not have its share of the prosperity that is continually going through it, to and from the cities of Southern California."

R. P. Jennings of the California Promotion Committee followed, making practical suggestions for bettering the community.

Director R. B. Hale spoke of the Merchants' Association's thriving condition and the strength it had built up through the mutual confidence of its members and by subordinating private interest to the public good.

Mr. Mansfield Lovell said advertising was good, but the best method was to send visitors away so pleased that they would advertise the place among their friends. Mr. Shoup, of the California Central Coast Counties Improvement Association described the work of his organization, and told how it stood ready to help every town in its jurisdiction.

Dr. Waterbury, President of the Paso Robles Improvement Club, said that while the club had been hampered by lack of funds, it had already accomplished a good deal and intended to do more. It had been influential in establishing a stage road, a scenic drive and a library, and had caused to be planted thousands of trees along the streets of Paso Robles. They realized that a great deal was expected by the modern tourist, and declared the club intended to use all possible means to secure more people for the locality.

Mr. Merk, of the Paso Robles local press, said the club had spent $6,000 in a single year of its work, and that with continued co-operation almost anything could be done.

Dr. Boyes, of Paso Robles, told of plans for beautifying the park with fountains, and for making a chain of beautiful lakes in the neighborhood.

The affair ended with a general feeling of the greatest good fellowship. It should prove very valuable in promoting the era of improvement that is beginning to make itself felt all over Central and Northern California. At the same time, the Directors and other guests of President Symmes voted it one of the most enjoyable outings of their experience.

CALIFORNIA EXCURSION TO THE PORTLAND EXPOSITION.

Promotion Committee Announces Round Trip Tickets, Including All Accommodations for Four Days, at Sixty Dollars.

Several members of the Board of Directors of the Merchants' Association have decided to avail themselves of the California Promotion Committee's excursion to the Portland Fair. As this is a Pacific Coast enterprise it is incumbent on San Franciscans to take a lively interest in it, and assure the Promotion Committee of a good attendance. The Committee's announcement follows in part:

"The Lewis and Clark Centennial Exposition management has designated Monday, June 12th, as California Promotion Committee Day. A special train will leave San Francisco Saturday evening, June 10th, arriving at Portland Monday morning, June 12th, and will be placed on a special and convenient siding at Portland until Thursday evening, June 15th, when the party will return in its special train to San Francisco, arriving in this city Saturday morning, June 17th. This gives four full days in Portland.

"The Exposition management has made arrangements for a splendid reception and entertainment for Monday, June 12th, and arrangements have been made for special trips on the other days of the stay in Portland. A special steamer has been chartered to take the party up the Columbia River to the Dalles on Wednesday, June 14th.

"Tickets, including railroad fare, Pullman accommodations, meals, Columbia River trip, entrance to Exposition grounds, in fact all ordinary expenses for the entire trip, $60. This is to be a 'stag' affair."

Cordially yours,
RUFUS P. JENNINGS.

MAKING SAN FRANCISCO THE "CITY BEAUTIFUL."

What the Association for the Improvement and Adornment of the Pacific Coast Metropolis Has Accomplished and What It Proposes to Do.

By THOMAS M'CALEB.

The "Association for the Improvement and Adornment of San Francisco," popularly known as the "Adornment Association," was formed on the 15th day of January, 1904, by the following gentlemen: Messrs. James D. Phelan, E. R. Taylor, William Greer Harrison, E. W. Hopkins, Henry J. Crocker, Leon Sloss, Charles E. Green, Allan Pollok, Thomas McCaleb, R. J. Taussig, A. H. Payson, Walter S. Martin, L. M. King, Fred Patek, John Partridge, N. B. Greensfelder, T. Cary Friedlander, William G. Irwin, W. A. Bissell, Herbert E. Law, Willis E. Davis, E. O. McCormick, P. N. Lilienthal, Frank J. Symmes, J. W. Byrne and F. W. Dohrmann.

These few gentlemen comprised the original membership and out of their number the following officers were elected: James D. Phelan, president; William G. Irwin, vice-president; Leon Sloss, treasurer; and with them on the board of directors are Herbert E. Law, William Greer Harrison, Thomas Magee, Allan Pollok, R. B. Hale and T. C. Friedlander. Thomas McCaleb is the secretary. To-day there is a membership of over 400.

HEALTHY ART STIMULUS.

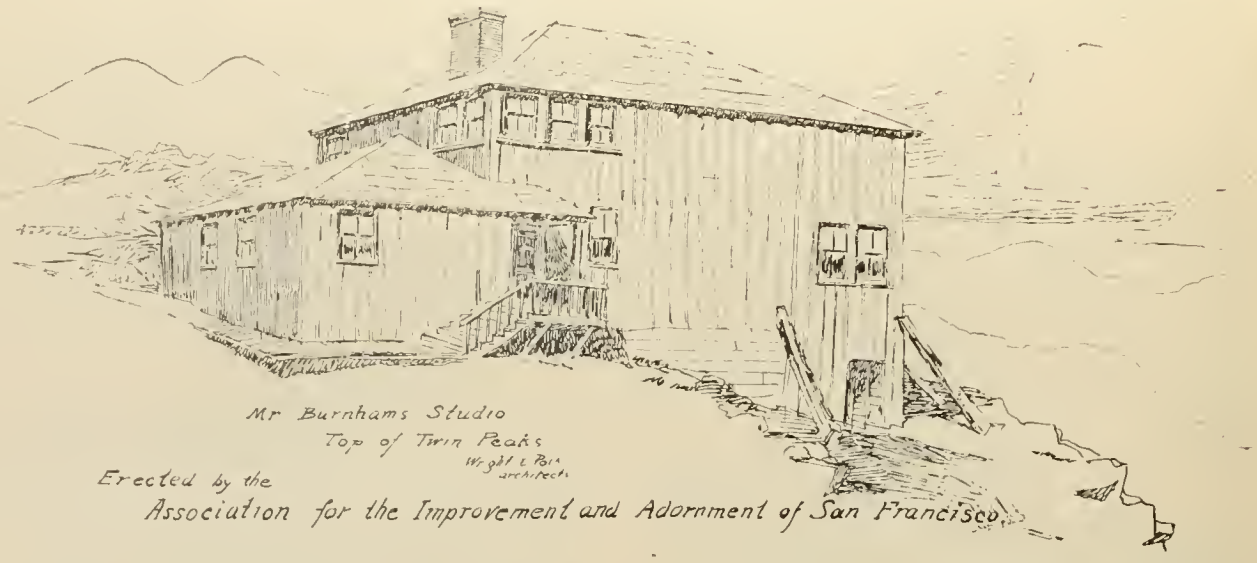
The main objects of the association are to promote in every practical way the beautifying of the streets, public buildings, parks, squares and places of San Francisco; to bring to the attention of the officials and people of the city the best methods for instituting artistic municipal betterments; to stimulate the sentiment of civic pride in the improvement and care of private property; to suggest quasi-public enterprises and, in short, to make San Francisco a more agreeable city in which to live. Finally, to discover and indicate the ways and means by which all these results may best be attained.

Shortly after the organization was perfected the board of directors adopted a programme of procedure, which might be considered a practical guide for the work the association has in view. First, in order to insure united action on the part of auxiliary societies upon all matters affecting the common interests, an advisory council has been formed. It consists of the board of directors of the association, together with two delegates from auxiliary societies, such as the Out Door Art League and the California Chapter of the American Institute of Architects.

MANY ASSOCIATIONS UNITED.

Matters of general and common interest requiring united action are thus brought before the association for that broad discussion, approval and support which are more effective than when general proposals are championed by single societies. Obviously, representation in this advisory council in no way affects the individuality or distinct organization of such auxiliary societies; it rather brings them closer in touch with one another than they were prior to the formation of the association and gives them certain common interests by affording to each a definite voice in the organization in which their fellow societies are represented.

As a preliminary step to the association's purposes Mr. D. H. Burnham, the eminent architect and "builder of cities," has been empowered to direct and execute a practical and



comprehensive plan for the improvement and adornment of the city, similar to the plans prepared under that architect's direction for Washington, Cleveland and Chicago. He and his draftsmen are now at work on this plan at the association's bungalow at Twin Peaks, and it will be ready within six months.

GROWTH BY DESIGN.

It is expected that the plan will meet the needs of all future municipal improvements so far as they can be reasonably foreseen; in fact, it will be so designed that all its parts will be consistent to form a homogeneous whole. Moreover, it will necessarily involve not only schemes for the laying out of new parks and park extensions, boulevards, winding roads, the creation of a "civic center," the location of city buildings, improvements of the harbor and ocean fronts, but also questions of more or less detail relating to pavements, sidewalks, ornamental poles and public illuminations, manner of indicating streets, location of statues and monuments, tree planting, etc.

It must be recognized, therefore, that such a comprehensive plan, in order to be gradually carried out, must necessarily involve large expenditures. Such expenditures, however, have been found in other communities to be not entirely without return: since they not only make a city more desirable as a place of residence, but attract strangers and thereby contribute to its material prosperity.

While Mr. Burnham purposes to offer and recommend to us a plan for San Francisco that fully accomplishes in his judgment the objects most desired by our citizens, he will nevertheless be controlled by practical considerations, so that the ultimate benefits will be at least commensurate with the expense entailed.

MERIT, RATHER THAN HASTE.

The question of economy must, therefore, enter into his calculations for all the changes he may propose; still he does not conceive it to be his duty in treating and designing these changes to select the cheapest possible makeshifts. Nor for the same reason is it the purpose of the association to recommend the carrying out at once or even at a definite period of time of all of the various betterments that the plan will include: for they are neither immediately necessary nor advisable. Mr. Burnham's proposed schemes are rather intended to be undertaken gradually at stages in the growth and development of the city when conditions demand them. For the present, there are some few improvements that he will graphically illustrate, upon which the people ought to be asked to decide at an early day, such as a suitable approach to Golden Gate Park.

TO AVOID MISTAKES.

As to the necessity for the plan proposed there can be no question either from an aesthetic or practical point of view; for in building a great city we should as much be guided by design as in building a palace or a cottage. In this connection Mr. Guy Kirkman, a well-known architect, says: "Where the architectural problem is clearly comprehended and firmly held, there is progress toward a definite and fitting type of structure, with beauty as the consummation. Where (as in the absence of a plan) there is conflict and confusion of ideas, there is confusion in the resulting architectural expression, and ugliness is the end thereof. This is true of city building as of any constructive art. We must understand the needs and purposes of the city, and in meeting these rightly the safe and convenient, and finally, the beautiful city will be evolved."

SOME DEFINITE PROPOSALS.

In this statement is expressed the desideratum of the Adornment Association: *San Francisco must progress on aesthetic as well as commercial lines;* and many are the suggestions that the members have submitted to Mr. Burnham for his consideration. The subjects proposed have been grouped systematcially together in the following programme:

A plaza at the foot of Market street.

A civic center and its various elements:

- Administrative,
- Aesthetic,
- Literary, etc.

A system of boulevards and avenues schemed to facilitate the circulation of traffic throughout the city and avert future congestion—studied with a view to the relations and future growth of the various districts or "centers" of activity:

- Civic,
- Financial,
- Commercial—wholesale and retail,
- Manufacturing,
- Residential,
- Railroad approaches,
- Railroad freight depots,
- Dockage.

Improvement of ocean and harbor fronts.

A system of parks, including those already

created, connected by planted avenues; involving the treatment and preservation for park purposes of

Laguna de la Merced property,
The valley of Rancho San Miguel,
Bernal Heights,
Glen Canyon,
Bay View Park,
Play grounds for children.

Athletic grounds for men and women, including open-air gymnasia, clubhouses for recreation and refreshment, and swimming pools.

The preservation and architectural treatment of outlooks commanding the most beautiful views of the city and bay.

The modification of grades on important thoroughfares.

Raising the grade of lower Market street.

Scheme for the grading of Market street, between Valencia and Church streets.

Establishment of recreation and yacht harbors.

A public amphitheater commanded by natural hillsides.

Comprehensive schemes of improvement for:

Potrero Heights,
Islais Creek,
Telegraph Hill,
City Cemetery (abandoned), available for park.
Sutro Heights,
Ocean highway,
San Mateo highway.

The treatment of the Presidio in its relation to the city, involving double programme:

(1) The arrangement of a trolley loop and drives, leading to concourses from which the finest views may be enjoyed by the people, and
(2) The treatment of the slopes to the north, commanding a future drill ground for public reviews and maneuvers.

A bay and ocean shore boulevard encircling the city and leading into San Mateo county.

The reclamation of Chinatown.

A system of terracing and roadways for hilly districts (typical).

Treatment of Twin Peaks for park and residential purposes.

The extension of Market street to the ocean.

Parking of steep and impassable streets.

A boulevard approach to Golden Gate Park from the heart of the city and also from the Mission.

Boulevards reaching south of Market street and the Presidio.

Treatment for park purposes of closed and abandoned cemeteries.

Ferry and railroad terminals.

Suggestions to be incorporated in Mr. Burnham's report:

Pavements,
Care and adornment of streets and sidewalks,
Abatement of offenses against the sense of sight,
The regulation of the height of buildings,
Checking of obnoxious bill boards,
Naming, numbering and lighting of streets,
Abatement of smoke nuisance,
Regulation of signs, advertisements, newsstands, push carts, etc.,
The matter of restricting heavy traffic on certain boulevards and highways,
Removal of telegraph and telephone poles,
Illuminating poles and gas and electric fixtures,
Regulation of stoop lines, baywindows, etc.,
Location of fountains, monuments and statues,
Tree-planting on streets,
Floral adornment of house fronts, balconies and windows,
"Pavement islands,"
Aesthetic possibilities of electric railway lines.

PLACING THE CITY'S BONDS.

From this preliminary outline it will be seen that the engagement of Mr. Burnham has been perhaps the most important work the association has accomplished during the year; nevertheless, this is not the association's only claim to public recognition. Indeed, through the initial and individual efforts of the president (Mr. Phelan), it has disposed of $2,000,000 of the municipal improvement bonds, involving propositions that particularly bear upon the progress of the city on artistic lines.

These bonds were sold on November 21st, 1904, after a previous invitation had failed in eliciting bids. The bonds sold made possible

VIEW FROM TWIN PEAKS

the creation of a park drive, a block wide, connecting Golden Gate Park with the Presidio; two children's play grounds, north and south of Market street; a park for the Mission district, opposite the Mission High School; and a site for the new library and funds for beginning the work of construction.

On February 20th, 1905, the city again invited proposals for its bonds, to raise grades on lower Market street, pave accepted streets, widen, sewer and pave Mission street, from East to Tenth street, erect modern schools and a hospital, begin the construction of the great intercepting sewer system and add a wing to the Hall of Justice for a County Jail.

ADORNMENT OF DWELLINGS.

Mr. Herbert E. Law and Thomas Magee, as a committee of our board of directors, induced by personal solicitation, local financial institutions to bid $1,411,000 for these bonds.

As the primary object—the raison d'etre of the association—is to make San Francisco a city of beauty, the board of directors, through various publications, has been agitating the subject of floral adornment by urging all regular and affiliated members to look to the charm of their individual homes, as being the simplest and most inexpensive way of aiding the cause of beauty amongst us; for no matter how uninteresting in design and construction a dwelling may be, it can be made most attractive by properly treating it with flowers and greenery. A window box, laden with roses and ferns, vines running along the house front, and a balcony abloom with geraniums, detract attention from defects of architecture whenever they may be apparent. These suggestions apply even more, perhaps, to the worst locality than to the best, for the true beauty of a city, like the strength of a chain, depends upon its weakest link.

TO DEVISE WAYS AND MEANS.

It is also the purpose of the association to indicate the ways and means by which we may secure all those artistic essentials which San Francisco sadly lacks and which no modern metropolis worthy of the name can well afford to be without. More particularly, the board of directors is already discussing the feasibility of encouraging a higher standard in architecture, and of attaining an aquarium in Golden Gate Park, a mammoth fire-proof auditorium for conventions, an opera-house, with an annual grand opera season, a conservatory of music, an observatory on the summit of Buena Vista Park, an open-air amphitheater and an art museum worthy of so great a city as ours.

In the furtherance of these ambitious projects, it might be well to keep in mind the practical side of the questions involved, to which the president recently invited our attention: "Beauty," he says, "is the conquering power of the world, and by making the city beautiful, we can hold our population, attract newcomers and add to the happiness of the daily life of myriads. If a city like San Francisco neglects to make attractive its residence quarters or fails to provide parks and playgrounds and schools and libraries, the population will drift away. Because residence centers are now inaccessible or windswept, or otherwise unattractive, the suburbs on the other side of the bay will successfully bid for the population that does its work in San Francisco and should properly reside here. This is a practical view that will appeal to every one and may be summed up in saying that beauty pays, just as an ethical truth is made popular by the saying that 'Honesty is the best policy.'"

CULTIVATE THE EXPORT TRADE.

Foreign Commerce Will Not Grow for San Francisco's Benefit Without Intelligent Effort.

During the month of December, 1904, the increase of exports from the port of San Francisco over the same month of 1903 exceeded *four millions of dollars.*

While this appears encouraging, it is to be regretted that our local manufacturers and merchants did not secure for themselves the greater portion of the orders executed by Eastern concerns for shipment through San Francisco to Pacific ocean countries.

Export business must be *sought,* and systematic methods employed to *notify foreign buyers* regarding goods obtainable in San Francisco.—*Foreign Trade Bulletin.*

The Review is not responsible for the individual opinions of contributors to its columns. In the interest of fairness, it is usually willing to print both sides of controverted questions, if people care to present them properly and in order.

Imposing a strong, able-bodied license fee on telegraph poles might hurry the process of getting the wires underground.

UNITED RAILROADS REPLIES TO MR. STUT ON SUTTER STREET RAILWAY.

Company Offers Expert Opinion on the Higher Cost, and Greater Difficulty of Operating, of the Underground Conduit System, as Compared with the Overhead Trolley.

Officials of the United Railroads have tendered the communication printed below for publication in the REVIEW, feeling that they have heretofore had no sufficient opportunity to reply to Mr. J. C. H. Stut. The statements of Mr. Stut to the Directors of the Association were strongly in favor of the underground conduit system for Sutter street, and the REVIEW printed them in its March number. This opinion, which is furnished by Mr. Arthur Holland, President of the United Railroads, is from a New York firm of expert electrical engineers, one of whose members is now in San Francisco. In the interests of fairness to both sides of the controversy, the REVIEW presents it in full, as tendered.

Dear Sir:

We would reply to your inquiries regarding comparative results of operation of the overhead trolley system and the underground conduit system as follows:

First. In operating costs, the items of superintendence, wages of transportation and damages remain practically the same for both systems where there are no schedule delays due to conduit operation, over standard overhead operation.

Considering the item of power consumption, the car equipment being the same, there is no added cost in conduit operation, except such leakage of current as may occur, due to defective insulation and flooded conduits.

Comparative maintenance would include that of contact rails as opposed to trolley wire, plows as compared with trolley heads, the general conduit structure as compared with track and roadway structures of the overhead system.

Due to the rigidity of foundations of conduit structures, the life of running rails under analogous conditions is reduced approximately 20 per cent over that of standard tie and ballast structures ordinarily employed in overhead systems.

The maintenance of plows and conduit insulation as experienced in New York City is approximately 25 per cent more than that of corresponding parts of the overhead system. The remaining conduit parts, as has been experienced in cable operation, have no greater rate of depreciation than analogous parts in overhead systems.

A large item of operating cost of the conduit system which is entirely absent in the overhead system is the cleaning of conduits. The actual cost of this work per mile of track depends upon kind of pavement, amount of street traffic, amount of street cleaning done, quantity of rain and the condition and capacity of sewerage connections. This cost is approximately $370 per mile of single track per year.

The total cost of the operation of the conduit system as compared with the overhead system, although no separate accounts are kept, is, in the judgment of the managers in charge of both underground and overhead systems, approximately 18 per cent more for the conduit system than for the overhead system under similar conditions.

Second. With reference to the comparative contact of trolley wheel with trolley wire and underground plow contacts with conductor rails, assuming the same area, the contact of the trolley wheel is more effective due to the clean condition of wire and wheel and a greater conductivity of metals. The plow contacts, however, are in practice made in sufficient size for currents used.

Third. Regarding delay in changing cars at plow pits from overhead to underground operation, and vice versa, the minimum time consumed under most favorable conditions, as experienced in Washington, D. C., is thirty seconds, or approximately six times the average passenger stop. Under unfavorable conditions and during storms, this time is extended, resulting in serious schedule delays.

Fourth. Referring to the operation of cars over flooded conduits, the experience in both New York and Washington has been that after the conduit becomes filled to a point covering the conductor rails, the leakage between the positive and negative conductors is so great that it is necessary to disconnect these sections and haul cars over the sections by other means.

In the London operation the County Council has experienced much difficulty from short circuit of plows, which has occurred to a less extent both in New York and in Washington, D. C.

Fifth. The extent of electrolysis, resulting from the operation of a conduit system, would depend upon local soil and drainage conditions and the quality and maintenance of the structure. With good maintenance, as experienced in New York City, the leakage of current is small. In Washington, D. C., there is always a ground of greater or less extent on the negative conductor which has never been eliminated in that operation.

In general there are two serious obstacles in the way of the employment of a conduit system instead of the standard trolley system for the distribution of electric power in street railway operation.

(a) Its excessive cost, which is more than twice that of the overhead system, the original investment and interest charges being prohibitive except in cities of the most dense traffic.

(b) The lack of sewerage and drainage capacity. In our judgment, the conduit system is impracticable in cities where the street sewerage and drainage capacity is not sufficient to insure at all times and over the entire proposed conduit mileage practical freedom from flood conditions in conduits.

We would be pleased to furnish such additional information regarding the comparative operation of these systems as you may indicate.

Very truly yours,
FORD, BACON & DAVIS,
By G. H. DAVIS.

MUNICIPAL LICENSE REFORM.

Over $400,000 a Year Could Be Obtained for the City by a More Just and Rational System of Municipal Taxation.

By EDWIN RAY ZION, Deputy Tax Collector.

The Charter gives the Supervisors power: "To impose license taxes and to provide for the collection thereof; but no license taxes shall be imposed upon any person who, at a fixed place of business in the City and County sells or manufactures goods, wares, or merchandise, except such as require permits from the Board of Police Commissioners as provided in this Charter."

Elsewhere, police permits are required "for the sale of liquor in less quantity than one quart," or "to be drunk on the premises," and for "all pawnbrokers, peddlers, junk-shop keepers, dealers in second-hand merchandise, auctioneers, and intelligence office keepers."

In many city charters, license taxes are restricted to only those vocations which are under police regulation, but our freeholders evidently intended licenses for revenue (with the exception noted) as well as for regulation.

OUR PRESENT LICENSE CODE.

The present license ordinances have no consistency as a revenue scheme, but look like a miscellaneous lot of "cinch bills." Unquestionably they are not so intended, but their injustice and inconsistency remain the same.

What crime did one stage line agency commit, for which it should make an atonement of $40 per annum, while one hundred and fifty other transportation agents go free?

Where is the revenue advantage in passing an ordinance licensing two riding academies and omitting dozens of dancing and fencing acadamies and gymnasiums?

How is it figured that there is more revenue in taxing ten assayers a minimum of $20 than in licensing forty-five chemists?

Why should forty-six banks pay from $204 to $1204 each per year, while eighty-six building and loan associations are overlooked?

A net is specially woven for caterers at $12. Do the forty-six telegraph main and branch offices sell goods, wares, or merchandise, that they should be exempt, while the smallest restaurant must pay $12?

HORSES GO FREE.

Is a pup so important that the Tax Collector must gather $2 from the owner, while 5,000 horses driven for pleasure or attached to buggies, are unnoticed?

What is the system? Where is the justice? "Give every man a square deal." Either let us abolish all revenue licenses or make them bear evenly on all enterprises not under police control.

THE SOURCE OF REVENUE.

Special privileges should be the first source of revenue in any community. Most prominent in this class are the corporations furnishing water and light, and telephone, telegraph and street car service. They occupy and use public property to carry on business for private profit. No one will question that over 50 per cent of their earning capacity is the direct result of such use. Aside from the general property tax to which all property owners are liable justice demands that those who enjoy additional privileges should pay commensurate additional taxes.

The principal light and water companies pay $1,004 license tax each a year, on gross incomes of over $2,000,000. In several Eastern cities and States similar corporations pay 2 per cent gross income tax. Some of our street car fran-

chises are paying a similar tax. Applying this rate to the above incomes, these companies should pay $40,000 each.

The Pacific States Telephone Company pays $604 on a license schedule of gross receipts between $1,200,000 and $2,000,000. Two per cent on the lower figure would yield $24,000. The telegraph companies pay no license tax whatever.

TAX ON TELEGRAPH POLES.

The telephone and telegraph companies could be both taxed and regulated by imposing an annual charge upon their poles. They probably have 25,000 poles, which, at $1 each, would add $25,000 to our income. The tax would be highest on streets where the poles are most numerous and most objectionable.

If $1 is not high enough to induce the companies to lay their wires underground in such districts, then it should be raised until it accomplishes this result.

The street railroads pay $15 per year on each car, making a total of $10,290 last year. Chicago and Philadelphia charge $50 per car. Milwaukee received $93,000 last year on a gross percentage tax. Our desire for more cars will not, of course, be furthered by putting a higher tax on them. That is a method of getting rid of things we don't want, as exemplified in the case of poles. This tax should also be applied to trolley poles. There are about 12,000 of them. It would constitute an annual fine on the company until they adopted the underground conduit.

A gross income tax should be levied on the street railway companies which would yield as much as in Milwaukee.

HOW TO GET THE MONEY.

But if the car tax is to continue, a separate license certificate should be issued for each car, and it should be made a misdeameanor for the company to collect fare unless the certificate is posted conspicuously in the car.

USE OF CITY PROPERTY.

Landlords who have sidewalk elevators or entrances are using city property without making a return. One basement saloon on Market street pays $250 a month rent, and one-half its space, including the entrance, is within the sidewalk area. Business principles entitle the city to a share in this profit.

From such privileges New York derived $850,000 last year. A rough estimate places the number of elevators and entrances at 500, which could stand an annual tax of $50, increasing the city's funds $25,000.

HORSES A GOOD SUBJECT.

The owners of horses take first place among those who enjoy no special privilege, but yet derive great benefit from the city. They pay a trifling personal property tax, but aside from the benefits which all property derives from government, the city spends half a million on its streets yearly for the benefit of a special class. Therefore it is proper to levy a special license tax. The present tax is on wagons only. Buggies and vehicles used for pleasure are exempt. The horse driven for pleasure should be taxed as much as the one driven for a living. The street sweeper has to follow both with his pan and broom. St. Louis taxes both alike. Two dollars a year, the same as the dog tax, levied on every horse, would yield about $20,000 more than the present vehicle tax ($23,000), which should be abolished.

REVENUE COULD BE GAINED.

There remains a host of unlicensed occupations which should be licensed, if the present license ordinances are to be molded into a system which will be reasonably fair. Many of these were suggested in the anomalies given above. Omitting the liquor tax, we collected last year from all other licenses $203,000.

If vocations at present unlicensed, but within the license power granted by the Charter, were taxed at the rate of kindred vocations already licensed, $100,000 could readily be added to our revenue.

The Federal Government and many cities impose a penalty on delinquency in payment of license fees. With the exception of vehicles, we impose no such penalty. The effectiveness of the present taxes could be increased six or seven per cent by adding a charge for delinquency, as is done in the general property tax. Any license ordinance is badly drawn without such a provision, and makes trouble for the Tax Collector.

Totalling the possible increases suggested above, we have a gain of nearly $400,000. That would make good the school deficit and buy several new play grounds.

LICENSE FOR REGULATION.

We will now consider licenses coming under police control. The generally accepted fiscal policy, adopted nearly everywhere except in San Francisco, is to make the license tax so high that the number of establishments becomes limited to what is considered proper without police interference. Any other policy will inevitably corrupt the Police Department or result in no regulation.

The liquor license has been sufficiently discussed before the public to require no special treatment here. But pawnbrokers, peddlers, junk-shop keepers and dealers in second-hand goods bear a relation to crime which has not received proper attention. Through them, thieves dispose of stolen goods. If their number is large, the recovery of property and the apprehension of the thief, are correspondingly difficult.

CONNECTION WITH CRIME.

It may be that San Francisco is such a Mecca for robbers because of the insignificant tax imposed upon these dealers. Our pawnbroker license is $124, and we have fifty-five of them. In St. Louis the tax is $400, and although the population is over half again that of San Francisco, there are only twenty pawnbrokers. Most of the large cities have a tax of from $200 to $500.

Junk and second-hand dealers pay $50 in many cities. At this rate in Cincinnati, with about the same population as ours, there are eighty-five doing business. Our license of from $4 to $16 permits three hundred and twenty to thrive. The dealers are clamoring to abolish the tax entirely. If this were done, it would probably ruin their business, for nearly every small store in town would begin dealing in second-hand goods, and the systematic tracing of stolen articles would become impossible.

HIGH TARIFF ON WHISTLES.

The steam whistle belongs in a class worthy of mention. It is a nuisance. It was all right one hundred years ago, to wake the hands, when there were no alarm clocks. To-day it should be licensed out of business. The Pacific Hardware and Steel Company starts 550 persons to work by electric gongs. It would give some people more pleasure to silence the nerve-racking whistle of the planing mill than to ride free on an unlicensed street car.

The wisdom of a system of municipal accounting intelligible to the public has again been demonstrated. Smith's stealings are small compared to what such a system might save the city. It is not likely that we shall get it, however, under the present administration.

The more recent larcenies of the Tax Collector, at least, might not have happened had it not been for the Mayor's action in cutting down to $2,000 the proposed appropriation of $10,000 in last year's budget for experting accounts in the City Hall. Had the Tax Collector's transactions been properly examined at any time during the year just passed, there is no doubt the small graft would have been discovered, and the larger thefts prevented.

COMPARATIVE EARNINGS OF CABLE AND CONDUIT.

The table below is from a report on the cable and underground electric roads of the New York Metropolitan Street Railway Company. The report was prepared by Mr J. C. H. Stut for the San Francisco City Engineer's Office by direction of Mr. C. E. Grunsky. All outgo common to both kinds of operation is omitted, as of no comparative significance.

ITEMS	CABLE PER CAR MILE			CONDUIT PER CAR MILE		
	1898	1899	1900	1898	1899	1900
Total Passenger Receipts	34.42	35.43	34 86	26.99	31.23	32.54
Passenger Operating Expenses	16.44	18.00	17.76	10.23	11.95	13.16
Earnings from Passenger Operation	18.00	17 43	17.10	16.76	19.28	19.38

OPERATING EXPENSES IN DETAIL	CABLE PER CAR MILE			CONDUIT PER CAR MILE		
	1898	1899	1900	1898	1899	1900
1. Maintenance of Way	3.54	4.69	4.84	.33	.68	.81
2 " " Equipment	.94	1 13	.94	.83	1.17	1.41
3. Power	2.02	2.39	2.33	1.70	1 77	1.99
4. Transportation	7 87	8.43	8.38	6 15	7 06	7.29
5. General Expense	2 07	1.35	1 27	1.22	1.27	1.66
Total Operating Expenses	16.44	18.00	17.76	10 23	11 95	13.16

CAR MILEAGE RUN

CABLE		CONDUIT	
1898	11,991,404	1898	7,110,090
1899	10,416,079	1899	19,347,978
1900	10,610,091	1700	24,968,196

MERCHANTS' ASSOCIATION

OFFICERS AND DIRECTORS.

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ANDREW M. DAVIS.....First Vice-President.
The Emporium.

FAIRFAX H. WHEELAN.....Second Vice-President.
Southern Pacific Milling Co.

C. S. BENEDICT.....Treasurer.
Hastings Clothing Co.

FOSTER P. COLE.....Sterling Furniture Co.
J. A. EVELETH.....Eveleth-Nash Co.
M. GREENEBAUM.....Greenebaum, Weil & Michels.
R. B. HALE.....Hale Bros.
F. J. KOSTER.....California Barrel Co.
A. J. MCNICOLL.....A. J. McNicoll Elevator Co.
BYRON MAUZY.....Byron Mauzy Piano Co.
P. C. ROSSI.....Italian-Swiss Agric. Colony.
W. M. SEARBY.....Union Drug Co.
ROBERT H. SWAYNE.....Swayne & Hoyt.
A. H. VAIL.....Sanborn, Vail & Co.
L. M. KING.....Secretary and Supt.
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J. A. EVELETH, A. J. MCNICOLL

PUBLICITY AND PROMOTION.
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RELIABLE

BUSINESS GUIDE TO SAN FRANCISCO.

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This list is printed in 6,000 papers, which are read by three or four times as many persons every month.

NOTE.--Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only $1.00 per month.

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Fleming, Martin W.....786 Clayton
Jansen, F. Bromley.....351 Bush
Price, Waterhouse & Co..Mills Building
Rowe, C. V.....183 Crocker Building

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Hassell Audit Co.....Mills Bldg
Herrick, Lester & Herrick.....334 Merchants' Exchange
Lomax, W. B.....26 Phelan Building
Phillipps, F. G. & Co.....Mills Bldg

ADVERTISING.
Cooper, F. J.....78 Geary
Dodge, Al Co., The.....41-43 Van Ness Ave.

ADVERTISING CARDS.
Stuparich Mfg. Co., The..8th & Brannan

AGENTS.
Taylor, H. H.....Mills Bldg

AGRICULTURAL IMPLEMENTS.
Deere Implement Co.....209 Market
Hooker & Co.....16 Drumm
International Harvester Co. of America, Osborn Division.....15 Main

ARCHITECTS.
Barth, Herman.....508 Montgomery
Curlett, Wm.....314 Phelan Bldg
Curtis, John M.....126 Kearny
Holmes, Edward L.....230 Montgomery
McDougall Bros.....330 Pine
Meyer & O'Brien.....605 Crossley Bldg
Meyers, Henry H., and Clarence R. Ward.....532 Market
Mooser, William, and Edw. G. Bolles.....44 Geary
Paff, Charles.....40 Montgomery
Reid Bros.....Claus Spreckels Bldg
Shea & Shea.....26 Montgomery
Sutton, Albert.....510 Montgomery

ART GLASS.
California Art Glass B. & C. Works.....120 Second

ART GOODS.
Cohen. H.....19 Grant Ave.
Gump, S. & G.....113 Geary
Sanborn, Vail & Co.....741 Market
Schussler Bros.....119 Geary
Vickery, Atkins & Torrey....236 Post

ARTESIAN WELL TOOLS.
Edwards, Wm. & Co.....111 Fremont

ARTIFICIAL STONE PAVING.
Gray Bros.....Wells, Fargo Bldg

ASBESTOS COVERINGS.
McDearmon & Co.....519 Sacramento

ASSAYING.
Price, Thos. & Son....524 Sacramento
Simonds & King.....417 Montgomery
Weissheim Bros. & Co..616 Sacramento

AUCTIONEERS.
Chase, Fred H. & Co.....1732 Market
Ordway, W. C.....Cor. 6th and King
Spear, E. S. & Co.....31 Sutter

AUTOMOBILES.
Pioneer Automobile Co.....901 Golden Gate ave.

BAGS, BALE ROPE AND BURLAP.
Gulf Bag Co.....709 Front
Schmidt, J. & Co.....115 Drumm

BAKERIES.
Simpkins & Thorp.....116 Erie
Young & Swain Baking Co..2229 Geary

BANKS AND BANKERS.
American National Bank.....Merchants' Exchange Bldg
Anglo-California Bank, Ltd.....200 Sansome
Bank of California.....400 California
Bank of Italy of San Francisco..1 Montgomery avenue
California Safe Deposit and Trust Co.....Montgomery and California
Canadian Bank of Commerce.....California and Sansome
Central Trust Co.....42 Montgomery
Columbian Banking Co.....Claus Spreckels Bldg
Crocker-Woolworth National Bank of San Francisco.....600 Market
Donohoe-Kelly Banking Co.....100 Montgomery
French Savings Bank..315 Montgomery
German Savings and Loan Society.....526 California
Hibernia Savings and Loan Society.....McAllister and Jones
Humboldt Savings Bank...626 Market
Italian-American Bank.....Montgomery and Sacramento
London, Paris and American Bank, Ltd.....Sutter and Sansome
Market Street Bank, The.....Market and Seventh
Mechanics' Savings Bank.....Montgomery and Bush
Mercantile Trust Company of San Francisco.....464 California
Meyer, Daniel.....216 Pine
Mutual Savings Bank of San Francisco.....710 Market
Nevada National Bank of San Francisco.....301 Montgomery
Perine, Geo. M.....328 Montgomery
Russo-Chinese Bank..412 Montgomery
Rollins, E. H. & Sons.....Merchants' Exchange Bldg
Savings and Loan Society.....101 Montgomery
S. F. Savings Union.....532 California
Security Savings Bank.....222 Montgomery
Swiss-American Bank..524 Montgomery
Wells, Fargo & Co.'s Bank.....Sansome and Market
Western National Bank of San Francisco.....Flood Bldg, Market and Powell
Yokohama Specie Bank.....514 Montgomery

BARBERS' SUPPLIES.
Deckelman Bros.....106 Ellis

BAZAARS.
Charlton, C. P. & Co.....943 Market

BEER BOTTLERS.
Enterprise Bottling Co..2745 Sixteenth
Fredericksburg Bottling Co..1510 Ellis
Rapp, John & Son..8th and Townsend

BELTING—LEATHER.
Cook, H. N., Belting Co....126 Fremont
Heins, Alex., Belting Co.....93 Fremont

BICYCLES.
Christoffer, C. M.....528 Stanyan
Leavitt & Bill.....309 Larkin
Lee, W. E.....504 Stanyan
Varney, T. H. B.....1331 Market

BLINDS.
Hindes, Edw. B. & Co.....328 Howard

BILL POSTERS.
Varney & Green.....Market & Tenth

BOILER WORKS.
Eureka Boiler Works.....113 Mission
Keystone Boiler Works.....Main and Folsom

BOLT MANUFACTURERS.
Payne's Bolt Works.....121 Howard

BOOK BINDERS.
Hicks-Judd Co.....23 First
Phillips Bros.....505 Clay

BOOKS AND STATIONERY:
Cary, L. H.....16 Grant Ave.
Cunningham, Curtiss & Welch.....319 Sansome
Elder, Paul.....238 Post
Hanak & Hargens....107 Montgomery
Mitchell, E. H.....225 Post
Nolan & George Co.....518 Mission
Payot, Upham & Co.....100 Battery
Robertson, A. M.....126 Post
S. F. News oC.....242 Geary
Whitaker & Ray Co., The..711 Mission

BOOTS AND SHOES.
Buckingham & Hecht.....225 Bush
Cahn, Nickelsburg & Co..129 Sansome
Eisenberg, Henry.....410 Kearny
Harrison, L. G.....26 Powell
Heim, F. L.....234 Stockton
Koenig, F.....123 Kearny
Kutz, The G. M. Co.....103 Mission
Maier, Chas.....834 Kearny
Philadelphia Shoe Co.....10 Third
Rosenthal, Feder Co.....216 Post
Rosenthal's Inc.....107 Kearny
Siebe Shoe Co.....130 Main
Sommer & Kaufmann.....28 Kearny
Sullivan, J. T.....20 Fourth
United Workingmen's Boot & Shoe Co.....42 Second
Williams-Marvin Co.....569 Market
Wolf, H. & Bro.....208 Sixth
Young, George H.....117 Bush

BOX FACTORIES.
American Box Factory....815 Brannan

BREWERIES.
Burnell & Co.....409 Battery
Hibernia Brewery.....1225 Howard
National Brewing Co.....762 Fulton
Union Brewing and Malting Co...18th and Florida
Wunder Brewing Co.....Scott and Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.
Bauer-Schweitzer, H. & M. Co.....632 Sacramento
Illinois and Pacific Glass Co..10 Main

BRICK MANUFACTURERS.
Patent Brick Co.....Safe Deposit Bldg

BRIDGE BUILDERS.
S. F. Bridge Co.....220 Market

BROKERS—COFFEE.
Bickford, C. E.....38 California

BROKERS—CUSTOM HOUSE.
Bunker, C. D. & Co.....435 Battery
Harper, F. F. G. & Co..409 Washington
Heise, Chas. Ed. & Co.....510 Battery
Mattoon & Co.....530 Battery
Mayhew, F. E. & Co.....424 Battery
Reed, George W.....500 Battery
Swayne, Hoyt & Co.....405 Battery

BROKERS—MERCHANDISE AND GENERAL.
Booth, F. E.....122 Davis
DuVal, W. M. & Co.....221 Front
Maillard & Schmeidell....307 Sansome
Page Bros.....302 California
Waniorek, M.....406 California

BROKERS—SHIP AND FREIGHT.
Birnbaum, H. B.....123 California

BROKERS—STOCK, BOND, GRAIN AND OIL.
Ames, Worthington....415 Montgomery
Barth, J. & Co.....480 California
Girvin & Eyre.....426 California
Goldman, Max.....312 Pine
Hecht Bros. & Co.....312 Pine
Hellman, A. C.....317 Hayward Bldg
Hirshfeld, C.....79 Nevada Block
Perry, John, Jr.....411 Montgomery
Politzer & Co.....Clunie Bldg
Politz, Edward & Co.....403 California
Rehfisch & Hochstadter..413 California
Skaller, Geo. & Co.....Kohl Bldg
Toplitz, Joseph B.....330 Pine

BROKERS—TICKET.
Ottinger, A.....620 Market

BROOMS, BRUSHES AND WOODENWARE.
Van Laak, The Mfg Co.....Harrison and Twenty-eighth

BUILDING AND LOAN ASSOCIATIONS
Continental Building and Loan Association.....301 California
Pacific States S. L. & B. Co.....213 Sansome

BUILDING MATERIALS.
Waterhouse & Price.....29 New Montgomery

BURGLAR ALARM SYSTEMS.
S. F. Electric Protective Co., The..230 Montgomery

BUTCHERS.
Baccus, R. T.....S. W. cor. O'Farrell and Mason
Bayle, Lacoste & Co.....534 Clay
Clayburgh & George.....339 Kearny
Decourtieux, A.....529 Merchant
Finke, Fred H.....5 Steuart
Herman, Benj.....Bush and Franklin
Hofmann & Woenne.....735 Market
Katz, F. & Sons.....California Market
Poly, Clayburgh & Co.....339 Kearny
Patek, F. & Co.....500 Washington
Roberts, W. F.....2817 California
Schweitzer, J. & Co.....416 Clay
Stone & Ecklon Co., The.....236 Sixth
Taaffe, Wm. & Co.....1495 O'Farrell

BUTCHERS' SUPPLIES.
Pacific Butchers' Supply Co.....790-792 Mission

CANNED GOODS.
W. G. M. Canning Co.....149 Fremont

CAPITALISTS.
Bishop, Chas. R.....530 California
Center, John.....
Denicke, E. A.....510 Montgomery
Denman, James.....2380 Steiner
.....N. E. cor. 16th and Shotwell
Fontana, Mark J..California and Front
Hopkins, E. W.....324 Pine
Hopkins, Timothy.....Mills Bldg
Lathrop, Charles G.....Stanford University
Levy, H. M.....41 Nevada Block
McDonald, Jasper.....Mills Bldg
Dean, Walter E.....81 Nevada Block
Moore, A. A., Jr.....Hayward Bldg
Payne, Warren R.....330 Pine
Phelan, James D.....Phelan Bldg
Pope, George A.....Hayward Bldg
Schmidt, John A.....425 Ellis
Smith, F. M.....101 Sansome
Spreckels, Claus.....327 Market
Spring Valley Water Works.....Geary and Stockton
Thomas, H. W.....327 Market
Thompson, R. R.....503 California

CARPENTERS AND BUILDERS.
Miller, Geo. E.....614 Commercial
Murray, S. C.....632 Howard
Robinson & Gillespie.....411 Sutter

CARPETS.
Gullixson Bros.....955 Market
Hulse, Bradford & Co.....760 Mission
Schlueter & Volberg.....217 Sutter
Walcom, Geo. & Co.....402 Sutter
Walter, D. N. & E. & Co....529 Market

CARPET CLEANING MACHINERY.
Sanitary Devices Mfg. Co..308 Market

CARPET CLEANING WORKS.
Spaulding, J. & Co.....353 Tehama

CARRIAGE COMPANIES.
United Carriage Co.....Palace Hotel

CARRIAGE AND BUGGY MANUFACTURERS.
Babbitt, J. H.....314 McAllister
Grave, B. Co.....421 Pacific
Holmes, H. E. & Co.....740 Folsom
Larkins & Co.....651 Howard
O'Brien & Sons.....Golden Gate Ave. and Polk
Schindler, H. B.....128 Spear
Studebaker Bros. Mfg. Co.....Market and Tenth
Wertsch, Wm...100 Golden Gate Ave.
Willey, O. F. & Co.....1622 Market

CASH REGISTERS.
Autographic Register Co...523 Market
Freeman, I.....1327 Market

CEMENT MANUFACTURERS.
Pacific Portland Cement Co.....
.....Rialto Bldg

CENTRAL PARK ASSOCIATION.
McNeill, D. R.....1187 Market

CHAIR MANUFACTURERS.
Heywood Bros. & Wakefield Co....
.....661 Mission

CHARCOAL.
Ohlandt, N. & Co.....330 Market

CHEMISTS.
Curtis, J. M. & Son.....123 California

CHEWING GUM MANUFACTURERS.
American Chicle Co.....27 Main

CHIMNEY PIPE.
Clawson, L. E. & Co.....1340 Market

CHOCOLATE MANUFACTURERS.
Ghirardelli, D. Co.....104 Pine

CHRONOMETERS AND NAUTICAL INSTRUMENTS.
Pascoe, J. C.....305 Battery
Weule, Louis.....231 California

CIGAR AND TOBACCO DEALERS.
Adler, Ben.....750 Market
Bamberger, J. & Co....406 Sacramento
Blaskower, M. & Co...223 Montgomery
Cahen, Sig.....22 Montgomery
Ehrman Bros. & Co.....225 California
Gunst, M. A. & Co.....203 Kearny
Heyneman, Herman.....204 Sansome
Judell, H. L. & Co.....428 Sansome
Lane & Connelly.....204 Market
Lewis, Wm. & Co.....24 California
Michalitschke Bros.....410 Market
Michalitschke, Chas....101 Grant Ave.
O'Brien, J. W.....101 Powell
Ordenstein, Max.....322 Battery
Plagemann, H. & Co.....709 Market
Rinaldo Bros. & Co.....300 Battery
Schench, L.....228 Market
Schoenfeld, Jonas.....508 Washington
Willard Bros.....636 Market

CIGARETTE MANUFACTURERS.
John Bollman Co., The.....679 Front

CIRCULAR DISTRIBUTERS.
Weil, W. M.....106 Pine

CLOAK AND SUIT HOUSES.
Cailleau, Armand.....114 Kearny
Davidson, D. M. & Co.....52 First
Gebhardt, C. & Co.....1114 Market
Golden Gate Cloak and Suit House
.....1230 Market
Kelly & Liebes.....120 Kearny
Livingston & Co.....867 Market
Ransohoff, L.....117 Geary
Smith, H. L.....726 Market

CLOTHING DEALERS.
Alexander & Danziger.....20 Sansome
Brown Bros. & Co.....520 Market
Carroll & Tilton Company..811 Market
Frank Bros.....535 Kearny
Hastings Clothing Co..23 Montgomery
Hirsch Bros.....221 Montgomery Ave.
Hirsch, L. & Co.....927 Kearny
Hoffman, Rothschild & Co..11 Battery
Keilus, Chas. & Co.....132 Kearny
Mandel, Wiener & Co.....125 Sansome
Moss's (Inc.) .....622 Market
Neustadter Bros.....133 Sansome
Pauson & Co.....200 Kearny
Prager, A. J. & Sons.....857 Market
Roos Bros.....Kearny and Post
Straus, Louis.....11 Sansome
Summerfield & Roman...5th & Market

COAL DEALERS.
Allen, Chas. R.....144 Steuart
Brooks, Peyton H.....Mills Bldg
Campbell, Arthur C.....524 Second
Cantley, James.....960 Howard
Easton, J.....131 Folsom
Fritch, Geo.....110 East
Greenberg, A. H.....1419 Ellis
Lewald, Sanford G. Co...1735 O'Farrell
Middleton, John.....309 Stockton
Morton, Thomas.....674 Geary
Oregon Coal and Navigation Co....
.....Broadway and East
Peabody, E. & Co.....35 Clay
Rosenfeld's Sons, John..605 Montgomery
San Francisco and San Joaquin
Coal Co.....515 Safe Deposit Bldg
Stafford, W. G. & Co.....214 East
Western Fuel Co.....318 California

CODFISH DEALERS.
Alaska Codfish Co.....17 Davis
Union Fish Co.....24 California

COLLECTORS.
Curtin, D. A.....Mills Building

COMMISSION MERCHANTS.
Allison, D. E. & Co....117 Washington
American Produce Co.....
.....Drumm and Washington
American Mercantile Co...420 Battery
Armsby, J. K. & Co.....138 Market
Atchinson, B. M. & Co.....
.....Union Square Market
Biagi, D. & Co.....520 Sansome
Butler, F. W. Co.....427 Sansome
Byxbee, J. Fessenden .....48 Market
Caffrey, John.....21 Sutter
Campodonico & Burns.....501 Front
Cerruti Mercantile Co.534 Washington
Cutter, E. B. & Co.....302 California
Dairymen's Union.....128 Davis
De Bernardi, D. & Co.....409 Front
Demartini, John & Co..315 Washington
De Pue, Edgar J.....324 Pine
Detels, M. P.....218 California
Dodge, Sweeney & Co.....114 Market
Doyle, H. & Co.....511 Clay
Duffy, J. J. & Co.....304 Washington
Eveleth-Nash Co.....422 Front
Galli, A. Fruit Co.....516 Sansome
Garcia & Maggini.....100 Washington
Getz Bros. & Co...Davis and Sacramento
Gould, C. W. & Co....314 Washington
Gray & Barbieri.....309 Washington
Greenway, E. M...316 James Flood Bldg
Griffith-Durney Co.....200 California
Grinbaum, M. S. & Co., Ltd.....
.....327 Merchants' Exchange
Growers' Co-operative Agency....
.....425 Front
Guggenhime & Co.....118 Davis
Guichard, Robt. F.....507 Front
Haight, Fred B.....212 Front
Hammer & Co.....212 Sacramento
Hilbert Mercantile Co.....136 Second
Hillens, F.....200 Davis
Hilmer & Bredhoff.....36 California
Hulme & Hart.....650 Fifth
Hume, R. D. & Co.....
....Merchants' Exchange Building
Hyman Bros.....206 Sansome
Ivancovich, J. & Co....209 Washington
Jacobs & Malcolm.....112 Washington
Jaudin, H. U. & Co....325 Washington
Kittle, H. de W.....20 Pine
Landsberger & Son.....123 California
Leist, C. J. & Co..Sacramento & Davis
Lercari, C. J. & Co....128 Washington
Levy, A. & Co.....401 Davis
Lichtenberg, William....419 California
Loaiza, W. & Co.....202 Sansome
Lowry, W. G. & Co.....40 California
Macpherson & Cochrane.....
.....215 Washington
Martens, Read & Co.....303 Front
Minaker & Welbanks.....501 Sansome
Mitchell & Goodall....310 Washington
Montealegre & Co...410 Hayward Bldg
Morris Bros.....206 Front
Newbauer, H. W.....Davis and Pacific
Olcese, G. B. & Co.....420 Davis
Phillips, M. & Co.....20 Pine
Portuguese Commission Co...209 Clay
Roussel & Davidson.....19 California
Sanford Bros .....411 Washington
Scatena, L. & Co.....104 Washington
Schultz-Hansen Company....310 Davis
Schwartz Bros.....421 Market
Sherwood & Sherwood.....212 Market
Sloss & Gerstle.....310 Sansome
Southern Pacific Milling Co.....
.....224 California
Sresovich, L. G. & Co.....521 Sansome
Tilden, H. N. & Co.....211 Sacramento
Trobock & Bergen.....505 Sansome
Van Husen & Co..Washington & Davis
Webster & Dunbar.....304 Davis
Welch & Co.....220 California
Wetmore Bros.....415 Washington
Wolf & Sons.....321 Davis
Wolfen, Max & Co.....423 Front
Wolff, William & Co.....216 Mission
Zentner, J. & Co..Front & Washington

CONFECTIONERS.
Blum, S.....Polk and Sutter
De Martini, L. Supply Co....112 Front
Gruenhagen & Co.....20 Kearny
Haas, Geo. & Son.....810 Market
Hromada, Adolph Co.....202 Battery
Lechten Bros.....1257 Polk
Maskey, Frank.....32 Kearny
Rhine, Henry & Co....210 Sacramento
Roberts, Geo. F. & Co..Polk and Bush
Rothschild & Ehrenpfort.....118 Main
Seidl, J. & Co.....619 Battery
Townsend, W. S.....10 Kearny

CONTRACTORS AND BUILDERS.
Fahy, Richard.....518 Noe

COOPERS.
California Barrel Co.....327 Market
Carl Cooperage Co.....217 Commercial
Herbert & Vogel.....
....N. E. cor. Broadway and Front
Woerner, David, Cooperage Co....
.....14th and Harrison

COOPERAGE STOCK.
Richards, J. W.....
.....California Safe Deposit Bldg

CORDAGE MANUFACTURERS.
Tubbs Cordage Co.....611 Front

COTTON GOODS.
California Cotton Mills Co.....
.....East Oakland, Cal.

CRACKER MANUFACTURERS.
American Biscuit Co.....
.....Broadway and Battery
Pacific Coast Biscuit Company.....
.....Second and Folsom

CREDIT BUREAU.
Merchants' Credit Association of California .....123 California

CROCKERY AND GLASSWARE.
Anglo-American C. &. G. Co..108 Pine
Cowen-Heineberg Co.....318 Front
Nathan-Dohrmann Co.....122 Sutter
Schloss Crockey Co.....409 Market
Sternheim, S. & Son.....528 Market
Wiedero, H. O.....Fourth and Mission

CRUSHED ROCK.
Cal. City Rock Co.....503 California

DAIRY MACHINERY.
De Laval Dairy Supply Co...9 Drumm

DEPARTMENT STORES.
Emporium, The.....Market
Smith's Cash Store.....27 Market

DOORS AND WINDOWS.
California Door Co.....20 Drumm

DRAYMEN AND STORAGE.
Rocarde, J. B., Drayage Co..19 Drumm
Emmons, G. W.....212 California
Farnsworth & Ruggles.....25 Davis
McNab & Smith.....205 Davis
Morton Draying and Warehouse Co., The.....110 Battery
Overland Freight and Transfer Co.
.....203 Front
Rode, C. B. & Co.....404 Battery
Strauss, K.....118 Battery
Teele & Co.....708 Sacramento
Union Transfer Co..Bryant and Second
Western Transfer and Storage Co..
.....323 Front

DRIED FRUITS.
Griffin & Skelley Co.....132 Market
Phoenix Raisin Seeding and Packing Co..... 202 Market
Rosenberg Bros. & Co...211 California

DRUGGISTS.
Ayers, Edw. N.....229 Leavenworth
Bayley, E. P.....318 Grant Ave.
Boericke & Runyon.....330 Post
Broemmel, J. G. B.....2501 California
Burnett, G. W.....8 Turk
Calegaris, Joseph..Kearny and Pacific
Carpenter, Dr. Lewis .....1498 Fulton
Clough, Frank.....400 Ellis
Esters Von Krakau, W..25th & Folsom
Fauda, C. O.....1600 Stockton
Ferry Drug Co.....8 Market
Fletcher, David M.....
....S. W. cor Van Ness and Geary
Gates, J. R. & Co.....417 Sansome
Grant Drug Co.....38 Third
Grazer, F. A.....2291 Mission
Lainer, Rd. Drug Co...699 McAllister
Langley & Michaels Co.....34 First
Leipnitz, G. & Co.....250 Sutter
Lengfield's Pharmacy.....202 Stockton
Mack & Co.....13 Fremont
Owl Drug Co.....1128 Market
Redington & Co.....23 Second
Richards & Co.....406 Clay
Rockstroh, F. E.....1098 Howard
Ryan, D.....3402 Mission
Schmidt, Val..S. W. cor. Polk & Jackson
Union Drug Co.....400 Sutter
Wakelee & Co....Bush & Montgomery
Weck Co., F. A....158 New Montgomery

DRY AND FANCY GOODS HOUSES.
Bauer Bros. & Co.....21 Sansome
Bernstein, Sylvan L.....120 Sutter
City of Paris Dry Goods Co., The..
.....Geary and Stockton
Clayburgh, L. J. & Co.....6 Sutter
Davis, R. D. & Co.....
.....Geary and Grant Ave.
Dinkelspiel, L. & Sons.....39 Battery
Graf Bros.....569 Market
Greenberg & Greenberg..31 Grant Ave.
Hale Bros.....979 Market
Hart, B. & Brother...9 and 11 Sansome
Heller, Bachman & Co....112 Sansome
Kennedy, R. T. Co.....1106 Market
Kohlberg, M. S. & Co.....121 Sansome
Lippman Bros.....501 Hayes
Livingston Bros.....123 Post
Marcuse, M. & Co.....125 Sansome
Murphy, Grant & Co..Sansome & Bush
Nachol & Wand .....26 Kearny
Nathan, A.....2004 Market
Newman & Levinson.....129 Kearny
O'Connor, Moffatt & Co.....121 Post
Priester, Joseph .....1415 Stockton
Sachs Bros. & Co.....Sansome & Bush
Samuels Lace House Co., The D...
.....235 Sutter
Schmidt, Ben. J. & Co.....125 Sansome
Schoenholz & Ersbach .....110 Sixth
Schwartz, S. C.....2704 Twenty-fourth
Semeria, Henry & Co.....11 Sansome
Silverman, J.....222 Third
Strauss & Frohman.....107 Post
Strass, Levi & Co.....16 Battery
Weill, Raphael & Co..Kearny & Post
Weinstock, Lubin & Co.....
.....Geary and Grant Ave.

DYEING AND CLEANING.
F. Thomas Dyeing and Cleaning Works, The.....27 Tenth
Hickman, Henry.....3915 Sacramento

DYESTUFFS, COLORS AND CHEMICALS.
Kuttroff, Pickhardt & Co.....
.....215 Sacramento

EDUCATIONAL INSTITUTIONS.
Heald's Business College.....24 Post
S. F. Business College.....738 Mission

ELECTRIC SIGN MANUFACTURERS.
Novelty Sign Co.....127 Eddy

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brooks-Follis Electric Corp 527 Mission
California Electrical Wks..547 Mission
Century Electric Company....28 Second
Doble Co., Abner...Fremont & Howard
Electric Railway and Manufacturers' Supply Co.....68 First
General Electric Co.....Crossley Bldg
Hetty Bros.....126 Eddy
Klein Electrical Co., The J. M....
.....107 Battery
Summerhayes, W. R.....627 Howard
Independent Electrical Construction Co.....31 Second
Westinghouse Electric and Manufacturing Co.....425 Market

ELECTRO-PLATERS.
Denniston's San Francisco Plating Works .....743 Mission
Golden West Plating Works..103 Beale
Merle, A. Co.....515 Mission
Marwedel, C. W.....58 First

ELEVATOR MANUFACTURERS.
A. J. McNicoll Elevator Co..209 Second
Cahill & Hall Elevator Co....133 Beale
Holman, W. L.....210 Fremont
Otis Elevator Co.....509 Howard

EMBROIDERIES AND LACES.
Levy, Jules & Bro.....5 Sansome

ENGINEERS, CIVIL.
Ferris & Haas.....320 Sansome

ENGINEERS, CONSULTING AND CONTRACTING.
Stratton & Bryant ..121 New Montg'y

ESSENTIAL OILS.
Boldemann, A. C. & Co.....120 First

EXPORTERS AND IMPORTERS.
Castle Bros.....463 Mission
Jennings, Rufus P.....6 California
Maldonado & Co., Inc....419 California
Schmitz, C. & Co.....215 Sacramento

FIRE PROOFING.
Western Expanded Metal and Fire Proofing Co.....Rialto Bldg

FIREWORKS.
California Fireworks Co....219 Front

FLORISTS.
Jacquemet, Joseph.....506 Eureka
Sievers & Boland.....25 Post

FLOUR MILLS.
Capitol Mills.....114 Sacramento
Sperry Flour Co.....133 Spear
Stockton Milling Co....112 California

FORWARDING AGENTS.
Earl, D. W. & Co....129 Crocker Bldg

FOUNTAIN PENS.
Cardinell-Vincent Co.....414 Market

FRUITS AND VEGETABLES.
Berta, A. Co.....526 Montgomery
Omey & Goetting....California Market
Polito, John L.....512 Valencia

FURNITURE—HOUSE AND OFFICE.
Bateman, William.....835 Folsom
Breuner Co., John.....261 Geary
Chicago Clock Co.....113 Grant Ave.
Cordes Furniture Co.....245 Geary
Eastern Outfitting Co....1310 Stockton
Friedman, M. & Co.....237 Post
Fuller Desk Co., The G. H..648 Mission
Fredericks, J. & Co.....34 Ellis
Indianapolis Furniture Co..750 Mission
Kragen's .....1015 Market
McCann, Belcher & Allen....600 Sutter
Milwaukee Furniture Co..932 Howard
Pattosien Co.....16th and Mission
Plum, Chas. M. & Co.....1301 Market
Sloane, W. & J. & Co.....116 Post
Smith Furniture Co., A. B....128 Ellis
Sterling Furniture Co....1039 Market
Weber, C. F. & Co.....526 Market
Wilson Bros.....1710 Market
Wisconsin Furniture Co.....
.....324 Parrott Bldg
Yawman & Erbe Mfg. Co.....
....Mission and New Montgomery

FURNITURE MANUFACTURERS.
Fink & Schindler Co., The..1309 Market
Johnson, Harry Co.....780 Mission

FURS.
Berwin & Gassner.....110 Kearny
Hoeflich, Albert.....116 Grant Ave.
Liebes, H. & Co.....139 Post
Wallace, Robert.....219 Grant Ave.

FUSE & MATCH MANUFACTURERS.
Metropolitan Match Co.....709 Front

GAS FIXTURES.
California Gas Fixture Co..517 Mission
Day Co., Thos.....725 Mission

GAS ENGINE MANUFACTURERS.
Schilling, Adam & Sons.....211 Main

GAS ENGINES AND SCALES.
Economist Gas Engine Co..519 Howard
Fairbanks, Morse & Co....310 Market
Union Gas Engine Co.....244 First

GAS GENERATORS.
Bullard & Breck .....131 Post
Pacific Acetylene Gas Co.....176 First
Reichert, Theodore.....625 Sutter

GAS METERS AND STOVES.
Pacific Meter Co.....24 Jessie

GAS REGULATORS.
Gas Consumers' Association..455 Sutter

GENERAL MERCHANDISE.
Heilbroner, L.....446 Ellis
Levin, J. & Co.....35 Taylor

GLASS MANUFACTURERS.
United States Glass Co.....18 Sutter

GLOVES.
Centemeri, P. & Co.....109 Grant ave.
Moss, Geo. A.....101 Post
Steinberger & Kalisher....609 Mission

GLUE MANUFACTURERS.
California Glue Works..123 California

GRAIN AND BEAN DEALERS.
Barnard, W. C. & Co.....
.....Sacramento and Davis

GRANITE AND MARBLE DEALERS.
Back, F. J.....791 San Jose Ave.
Seregni & Fernieri.....Flood Bldg

GRAPHOPHONES AND PHONOGRAPHS.
Columbia Phonograph Co....125 Geary

GROCERS.
Arnold, H. B.....Valencia and 21st
Bibo, Newman & Ikenberg..1447 Polk
Claussen, C.....23d and Capp
Cluff Co., William.....201 Market
Ehrman, M. & Co.....104 Front
Foge & Mohr.....5th and Mission
Foster, S. & Co.....26 California
Getz, M. & Co.....512 Mission
Goldberg, Bowen & Co.....432 Pine
Granucci Bros.....521 Front
Haas Bros.....100 California
Hartter, Hayes & Co.....216 Front
Hollmann, Henry.....2805 Mission
Hooper & Jennings.....213 Front
Hurley, J. T.....Hayes and Webster
Irvine Bros.....1302 Polk
Lennon, John A.....315 Clay
Lewin-Meyer Co.....34 Market
Meyer, A. & Co.....16 Sacramento
Parks Bros. & Co.....418 McAllister
Peters Bros.....798 Haight
Rathjen Bros.....39 Stockton
Rothschild, John & Co..115 Sacramento
Schleef & Creyer.....1125 Powell
Stulz, Joseph A..533 Montgomery Ave.
Sussman, Wormser & Co.....
.....S. E. cor. Market and Main
Tillman & Bendell.....327 Battery
West, Elliott & Gordon.....31 Sixth
Wellman, Peck & Co.....321 East

GUNS AND AMMUNITION.
Bekeart, Phil B. Co.....114 Second
Clabrough, Golcher & Co..538 Market
E. E. Drake.....86 First
Shreve & Barber.....739 Market
Winchester Repeating Arms Co..
.....127 First

HARDWARE.
Arnold Hardware Co.....23 Davis
Baker & Hamilton.....2 Pine
Bennett Bros.....35 Sixth
Brown, Chas. & Son.....807 Market
Dunham, Carrigan & Hayden Co..
.....19 Beale
Froelich, Christian.....202 Market
Holbrook, Merrill & Stetson..235 Market
Ils, J. G. & Co.....814 Kearny
Lloyd-Scovel Iron Works..159 Fremont
Marwedel, C. F.....58 First
Montague, W. W. & Co....309 Market
Mossford, Moses.....3885 24th
Pacific Hardware and Steel Co....
.....Mission and Fremont
Palace Hardware Co.....603 Market
Philpott, C. H. Co.....823 Market
Pike, A. W. & Co.....461 Mission
Rosekrans, H. & Co.....511 Sixth
Smith, Peter A.....614 Fourth
Tayler & Spotswood Co..135 Fremont
Unna, The Harry Co.....115 Battery
Wright, F. W.....66 Third
Woods, Chas. M.....420 California

HARNESS AND SADDLERY.
Johnson, J. C. & Co.....122 First
Liebold Harness Co.....211 Larkin

HATTERS.
California Hat Co.....597 Mission
Collins & Co.....1018 Market
Colman Co.....130 Kearny
Fanning, James H. & Co..715 Mission
Fisher & Co.....9 Montgomery
Kline, Louis & Co.....106 Bush
Lundstrom, K. A.....605 Kearny
Meussdorffer, K & Son.....213 Kearny
Meyer, C. H. & Bro.....32 Sansome
Triest & Co.....116 Sansome
Union Hat Co.....578 Mission

HAY AND GRAIN DEALERS.
Anspacher Bros.....214 Pine
Chase, W. W. Co.....1938 Market
Meyer, Albert.....2303 Geary
Scott & Magner.....615 Sixth
Somers & Co.....564 Sixth
Vermeil, J. L.....3142 Mission

HEATING & VENTILATING
Royal Heating Co., Inc....738 Mission

HERMETIC CLOSURES.
Landsberger, Julius A.....108 Market

HORSE SHOEING.
Odea, Martin.....126 Geary

HOTELS.
Abrahamson, A.....1012 Van Ness
Brun, Benj. J.....1420 Van Ness ave.
California Hotel Co..Bush, near Kearny
Holm & Saxtorph, Baldwin House..
.....30 Ellis
Hotel St. Francis....Powell and Geary
Kingsbury, George W.....Lick House
Kirkpatrick, John C.....Palace Hotel
Occidental Hotel.....Montgomery
Phillips, H. B.....St. Nicholas Hotel
St. Nicholas Hotel Co.....
.....Market and Hayes
Shores, L.....The Wentworth
Turpin, F. L., The Royal.....126 Ellis

HOUSEHOLD UTENSILS.
Wiester & Co.....22 Second

ICE DEALERS.
Consumers' Ice Company...420 Eighth
Merchants' Ice and Cold Storage
Co.....Lombard and Sansome
Union Ice Co.....735 Fourth

INSURANCE.
Ahpel & Bruckman.....209 Sansome
Alliance Assurance Co...416 California
Berthau, Cesar.....423 California
Boardman & Spencer....514 California
Brown, Edw. & Sons.....411 California
Butler, Geo E.....204 Sansome
Christensen, Edwards & Goodwin..
.....220 Sansome
Com'l Union Assurance Co.....
.....416 California
Craig, Hugh.....210 Sansome
Davis, J. B. F. & Son.....215 Sansome
Dornin, Geo. D.....Hayward Bldg
Firemen's Fund Insurance Co....
.....401 California
German Ins Co., of Freeport..337 Pine
Grant, Geo. F.....218 Sansome
Gutte & Frank.....303 California
Herold, Rudolph Jr.....415 California
Ins. Co. of North America....202 Pine
Landers, William J.....205 Sansome
Liverpool & London & Globe Ins.
Co., The.....422 California
London and Lancashire Fire Ins.
Co. .....320 Montgomery
Manheim, Dibbern & Co...217 Sansome
Milwaukee Mechanics' Ins. Co....
.....410 California
Nathan & Kingston...501 Montgomery
New York Life Ins. Co.....Mills Bldg
New Zealand Ins. Co....312 California
Northwestern National Insurance
Co.....315 Safe Deposit Bldg
Norwich Union Fire Ins. Society..
.....314 California
Pacific Mutual Life Ins. Co. of
Cal..Montgomery and Sacramento
Pacific Surety Co....Safe Deposit Bldg
Palache & Hewett.....313 California
Parker, Chas. M. T.....
....409 Mutual Savings Bank Bldg
Potter, Edward E.....412 Pine
Preferred Accident Insurance Co..
.....Mills Bldg
Shields, A. M.....Crocker Bldg
Sperling, Frank.....307 Parrott Bldg
Stovel, C. J.....122 Sansome
..ansatlantic Fire Ins Co..221 Sansome
Voss, Conrad & Co.....204 Sansome
Washington Life Insurance Co,. The
.....Chronicle Bldg
Watson, Taylor & Sperry.....322 Pine
Watt, Rolla V.....Pine & Sansome
Wilson & Painter..327 Hayward Bldg

IRON WORKS.
California Iron Yard.....640 Second
Fulton Iron Works .....17 First
Macauly, H. C. & Co.....155 Bluxome
Morton & Hedley.....215 Harrison
Risdon Iron and Locomotive Works,
The .....Steuart and Folsom
Vulcan Iron Works.....505 Mission

JAPANESE PRODUCTS AND FANCY GOODS.
Marsh, G. T. & Co.....214 Post
Nippon & Company.....507 Dupont
Solomon, C., Jr.....422 Battery

JAPANESE AND CHINESE SILKS.
Mendelson Bros.....7 Battery

JEWELERS.
Andrews, A.....221 Montgomery
Baldwin Jewelry Co.....978 Market
Bohm, Bristol Co.....104 Geary
Brittain & Co.....120 Geary
California Jewelry Co.....134 Sutter
Carrau & Green.....220 Sutter
Eisenberg, A. & Co.....126 Kearny
Elgin National Watch Co..206 Kearny
Fershtand, Theodore.....126 Kearny
Glindeman, W.....5 Third
Greenzweig, George & Co..206 Kearny
Hall, A. I. & Son.....84 Third
Hammersmith & Field.....36 Kearny
Heringhi, Leo.....8½ Stockton
Huguenin, Adolph .....227 Grant ave.
Isaacs, Abe.....343 Kearny
Judis, Alphonse Co.....
.....Mutual Savings Bank Bldg
Nordman Bros.....134 Sutter
Phelps & Adams.....120 Sutter
Radke & Co.....118 Sutter
Schneidewind, H. J.....822 Valencia
Schussler, M. & Co.....713 Market
Schwartze, K. G.....502 Battery
Schweitzer, Joseph.....707 Market
Shreve & Co.....Crocker Bldg
Sorenson, James A. Co.....103 Sixth
Vanderslice, W. K. & Co....136 Sutter

JEWELERS' SUPPLIES.
Armer & Weinshenk.....220 Sutter
Muhs & Lochbaum Co.....738 Mission

KNITTED GOODS.
Gantner & Mattern Co.....20 Post
Pfister, J. J. Knitting Co.....60 Geary

LADIES' FURNISHING GOODS.
Charles, Max & Co.....764 Market
Davis, Schonwasser & Co.....134 Post
Magnin & Co.....920 Market
Marks Bros.....1210 Market
Paragon, The.....1306 Market
Rosenthal, S. & Co.....937 Market

LADIES' TAILORS.
Flamm, G.....1435 Polk
Gadner, A.....2012 Fillmore
Lowenthal & Co.....914 Market
Paternost, J.....684 Sutter
Rothschild, M.....526 Sutter

LAMPS.
Boesch Lamp Co.....585 Mission
Bauer Lamp & Reflector Co.510 Mission

LAUNDRIES.
La Grande Laundry.....23 Powell
National Laundry Co..18th and Sanchez
S. F. Laundry Association....131 Ellis
U. S. Laundry Association.....
.....3111 Sixteenth
White Star Laundry Co....330 Market

LAUNDRY MACHINERY.
Troy Laundry Machinery Co.....
.....583 Mission

LAW BOOK PUBLISHERS.
Bancroft-Whitney Co....612 California

LEAF TOBACCO DEALERS.
Goslinsky, E. & Co.....217 Battery
Kohlberg & Co.....526 Washington

LEATHER AND LEATHER GOODS DEALERS.
Bissenger & Co.....401 Front
Brown & Adams.....325 Front
Dulfer & Nelson.....209 Mason
Frank, S. H. & Co.....408 Battery
Harpham & Jansen....524 Washington
Kauffman, Davidson & Co.....113 Clay
Kullman, Salz & Co.....582 Mission
Wagner Leather Co.....306 Clay

LIME AND CEMENT.
Cowell, Henry & Co.....211 Drumm
Holmes Lime Co.....24 Sacramento

LITHOGRAPHERS.
Britton & Rey.....525 Commercial
Galloway Lithographing Co.....
.....410 Sansome
Mutual Label and Lithograph Co..
.....Second and Bryant
Roesch, Louis Co.....325 Sansome
Union Lithograph Co.....325 Sansome

LIVERY STABLES.
Christensen, E. C. & Son..1210 Valencia
Clemens, C. J.....409 Taylor
Kelly, Thos. & Sons.....1629 Pine
Nolan, John & Sons....1611 California

LUMBER DEALERS.
Albion Lumber Co..33-34 Crocker Bldg
Blyth & Trott.....Spear and Mission
Carter, Geo. E. & Co..52 Crocker Bldg
Casper Lumber Co..812 Hayward Bldg
Dodge, E. J. Co.....6 California
Dolbeer & Carson.....10 California
Excelsior Redwood Co.....204 Front
Gage, Mills & Co.....330 Market
Gray's Harbor Commercial Co....
.....237 California
Greenewald, O. H.....308 Crossley Bldg
Hammmond Lumber Co.....
....Merchants' Exchange Building
Hihn, F. A. Co.....Santa Cruz
Hobbs, Wall & Co., Inc 124 California
Hooper, C. A. & Co.....204 Front
Hooper, F. P. & J. A.....4 California
Jones, Richard C. & Co.....739 Bryant
Meyer, Adolph.....1510 Devisadero
Pacific Lumber Co.....Rialto Bldg
Pope & Talbot.....314 California
Renton, Holmes & Co.....Mills Bldg
Scott & Van Arsdale L. Co.....
.....Fifth and Brannan
S. F. Lumber Co.....Third and Berry
Sierra Lumber Co.....320 Sansome
Simpson Lumber Co.....14 Spear
Slade, S. E., Lumber Co....6 California
Tacoma Mill Co.....300 California
Truckee L. Co. of S. F.....6 California
Union Lumber Co...Sixth and Channel

MACARONI MANUFACTURERS.
California Italian Paste Co.....
.....347 Sacramento

MACHINERY AND ENGINEERS' SUPPLIES.
Bay City Engineers & Supply
Co.....322 Howard
Cal. Hydraulic Engineering and Supply Co.....17 Fremont
California Engineering and Construction Co.....907 Rialto Bldg
California Tool Works.....143 Beale
Cyclops Iron Works.....223 Main
Evans, C. H. & Co.....183 Fremont
Garratt, W. T. & Co.Fremont & Natoma
Hall, Robert.....108 Main
Harron, Rickard & McCone..21 Fremont
Henshaw, Bulkley & Co.....
.....Fremont and Mission
Martin Pipe & Foundry Co.....
.....33 New Montgomery
Meese & Gottfried Co.....167 Fremont
Moore, Chas. C. & Co..First and Mission
Pacific Tool and Supply Co..467 Mission
Pennington, Geo. W. Sons. Inc....
.....313 Folsom
Ralston Iron Works.....222 Howard
Rogers' Engineering Co.....
.....109 New Montgomery
Tatum & Bowen.....34 Fremont
The Compressed Air Machinery Co.
.....26 First
Union Iron Works.....222 Market

MANUFACTURERS' AGENTS.
Alden, S. F. & Co.....300 Rialto Bldg
Eberhard Co., The Geo. F...12 Drumm
French & Linforth.....308 Market
Hughson & Merton.....105 Front
Insecticide Co., The.....819 Market
Luscombe & Isaacs.....22 Sansome
Morgan & Allen Co.....134 Sutter
Robinson, Geo. H.....226 Bush
Sellman, Waters H.....220 Sutter

MANTELS, GRATES AND TILES.
Bush & Mallet Co.....Crossley Bldg
Rigney, Thos. F.....641 Mission

MARBLE WORKS.
Musto, Jos. & Sons.....709 Battery

MATTRESSES AND UPHOLSTERY.
Crescent Feather Co...510 Washington
Hoey, John.....716 Mission
Schrock, W. A.....21 New Montgomery

MEN'S FURNISHIING GOODS.
Atkins, R. C. & Sons..123 Montgomery
Baumel, Fred J.....1608 Market
Bullock & Jones Co.....106 Sutter
Cluett, Peabody & Co.....582 Mission
Dorey & Cunningham..509 Montgomery
Elkus Brenner Co.....17 Battery
Greenebaum, Weil & Michels.....
.....17 Sansome
Hansen & Elrick....Market and Third
McNamara & Moran.....7 Battery
Meyerstein Co.....6 Battery
Morgan Bros.....229 Montgomery
Rogerson, J. C.....535 Valencia
Schoenfeld, Adolph.....1334 Market
The Toggery.....628 Market
United Shirt and Collar Co..25 Sansome

MERCHANT TAILORS.
Growall, W. L. Co..Mut. Sav. Bk. Bldg
Harshall, Abe.....214 Kearny
Jacobi Bros.....413 Montgomery
Lyons, Charles.....721 Market
Martin Bros.....17 Stockton
Poheim, J. T.....1110 Market
Reid, John & Son.....78 Geary

METAL WORKS.
American Can Co.:.....Kohl Building
Finn, John Metal Works...313 Howard
Pacific Metal Works.....139 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.
Bausch & Lomb Optical Co. of Cal.
..... 230 Sutter

MILK AND CREAM.
Berkeley Farm—N. J. Nelson.....
.....1228 Folsom
Jersey Farm Co.....851 Howard
Loewe, Wm. G.....624 Russia
Pippy, Geo. H.....Nevada Block
S. F. Cream Depot.....1929 Mission
Standard Milk Co.....3201 16th

MILLINERY.
Butler, Schultze Co.....723 Market
Hinz & Landt.....543 Market
Holm & Nathan .....84 Third
Muller & Raas Co.....
....New Montgomery and Mission
Spencer & Mitau .....1026 Market
Toplitz, R. L. & Co.....545 Market
Zobel, Lud. Co.....919 Market

MILLWRIGHTS.
Dibert Mfg. Co.....225 Mission

MINERAL WATERS.
Cook's Mineral Water...19th & Castro
Eggers, Chas. & Co.....118 Eureka
Mt. Shasta Mineral Spring Co.....
.....Sixth and Brannan

MINING COMPANIES.
Alaska Treadwell Gold Mining Co.
.....Mills Bldg.
Bourn, W. B.....401 California
Pew, John W.....310 Pine
Quarre, Geo....Cal. Safe Deposit Bldg.
Ralston, W. C.....331 Pine

MINING MACHINERY.
Woodbury, Geo. E.....223 First

MUSLIN AND FLANNELETTE UNDERGARMENTS.
Reynolds, The Geo. W. Co..597 Mission

MUSTARD MANUFACTURERS.
Burr, C. C. & Co.....2111 Stockton

NECKWEAR. MANUFACTURERS.
Heineman, H. M.....109 Sansome

NEWS DEALERS.
Foster & Orear.....Ferry Building

NOTIONS AND SMOKERS' ARTICLES.
Son Bros. & Co.....15 Sansome

OILS.
Porter, W. S.....Hayward Bldg.
Standard Oil Co.....Rialto Bldg

OPTICIANS.
Berteling Optical Co....214 Grant ave.
California Optical Co.....205 Kearny
Chinn-Beretta Optical Co...991 Market
Hirsch & Kaiser.....7 Kearny
Kahn, H. & Co.....642 Market

OYSTER DEALERS.
Darbee & Immel.. 30 Union Sq. Market
Moraghan, The M. B. Oyster Co..
.....380 Brannan
Morgan Oyster Co., The.....614 Third

PACKERS OF CANNED SALMON.
Alaska Packers' Association.308 Market

PAINTS AND OILS.
Bass-Hueter Paint Co.....816 Mission
Cal. Paint Co.....236 First
Clinch, C. G. & Co.....7 Front
Fuller, W. P. & Co....Pine and Front
Magner Bros.....215 California
Nason, R. N. & Co.....117 Market
Ortelli, Wm.....906 Filbert
Rea, L. A. & Co.....1318 Stockton
Whittier-Coburn Co.....20 Fremont

PAINTERS AND PAPER HANGERS.
Beck, W. T. & Sons....729 Devisadero
Brace, N.....447 Valencia
Downing, Thomas, Inc.....289 Post
Fraser, John P.....418 Post
Stader, C.....Glen Park
St. Denis, J. & Co.....344 Sutter
Stein, M.....30 Sacramento
Swan, J. S.....717 Market

PAPER BOXES.
Pacific Fold. P. B. Factory..14 Fremont

PAPER AND PAPER BAG MANUFACTURERS.
Cal. Paper and Board Mills.....
.....40 California
Crown Paper Co.....707 Front
Union Bag and Paper Co....406 Front
Union Pulp and Paper Co..410 Sansome

PAPER AND PAPER BOXES.
Fleishhacker, A. & Co.....520 Market
Zellerbach, A. & Sons.....418 Sansome

PATENT DOOR OPENERS AND CLOSERS.
Rischmuller, Geo.....2449 Nineteenth

PHARMACEUTICAL PREPARATIONS.
Burgess, Frank P.....941 Howard
California Fig Syrup Co....392 Church
Law, Herbert E.....Rialto Bldg
National Pharmacy Co..214 Townsend

PHOTOGRAPHERS.
Taber Photo Co.....121 Post
Waters, R. J. & Co.....110 Sutter
Weidner, Chas.....36 Geary

PHOTO-ENGRAVERS.
Bolton & Strong.....621 Clay
Sunset Photo & Engraving Co....
.....Market and Tenth
Union Photo Engraving Co.....
.....144 Union Square Ave.

PHOTOGRAPHIC SUPPLIES.
Andrews, T. P.....109 Montgomery
Kirk, Geary & Co.....112 Geary

PIANO AND ORGAN DEALERS.
Allen, Wiley B. Co.....931 Market
Curtaz, Benj. & Son.....20 O'Farrell
Kohler & Chase.....715 Mission
Mauzy, Byron.....308 Post
Pommer-Eilers Music Co....653 Market
Sherman, Clay & Co.....139 Kearny

PICKLE MANUFACTURERS.
Fisher Packing Co.....
.....North Point and Stockton
Pacific Vinegar and Pickle Works.
.....122 Davis

PLANING MILLS.
Birth, L. H.....709 Bryant
Hansen, A.....Berry, near Sixth
Townley Bros.....18th and Folsom

PLUMBERS.
Ickelheimer, S. & Bro.....20 Geary
Murray Bros.....623 Sacramento
Snook, Wm. & Son. ...602 Montgomery
Wilson, W. F.....328 Stockton

PLUMBING, HEATING AND STEAM SUPPLIES.
Barker & Kinney .....133 Second
Dalziel-Moller Co.....557 Mission
Gulick & Wetherbee.....210 Mason
Tay, Geo. H. Co.....49 First

PORK PACKERS AND PROVISION DEALERS.
Armour Packing Co.....309 Davis
Buttgenbach, Joseph.....336 Fourth
Cudahy Packing Co.....125 California
Heineman & Stern.....906 Larkin
Roth, Blum & Co.....201 California
South S. F. Pack. &. Prov. Co..117 Davis
Western Meat Co..Sixth and Townsend
Wilfert Bros.....1378 Market

POULTRY AND DAIRY PRODUCE.
Fodera, A.....526 Montgomery
O'Brien & Spotorno.....Cal. Market
Tiddy, Richard.....Spreckels Market

POWDER WORKS.
The California Powder Works....
.....Wells-Fargo Bldg

PRESS CLIPPINGS.
Allen's Press Clipping Bureau ....
.....30 California

PRINTERS.
Barry, The J. H. Co..429 Montgomery
Bent & Meyerderks.....40 California
Commercial Publishing Co...463 Mission
Cubery & Co.....587 Mission
Dempster Bros..Glen Park Ave. & Bond
Freygang-Leary Co.....113 Davis
Gilmartin Co., The.....19 First
Janssen Printing and Binding Co..
.....23 Stevenson
Monahan, John & Co..412 Commercial
Murdock, C. A. & Co.....532 Clay
Mysell-Rollins Co.....22 Clay
Partridge, John.....306 California
Pernau Bros.....543 Clay

Phillips & Van Orden Co.....508 Clay
Roberts, John W.....220 Sutter
Spaulding, George & Co.....414 Clay
Stanley-Taylor Co., The....656 Mission
Torres, Joseph M.....518 Sacramento

PRINTERS' INK.
Reed & Goodman.....513 Sacramento

PRINTING MACHINERY.
Swain, Hadwen Mfg Co.....215 Spear

PROPERTY OWNERS.
Andros, Milton.....320 Sansome
Ballard, Dr. J. Stow.....610 Hyde
Bancroft Property, The.....721 Market
Bishop, Thomas B.....532 Market
Crocker Estate Co....54 Crocker Bldg
D'Evelyn, Dr. Frederick W.....
.....Phelan Building
De Vecchi, Poalo, M. D..Crocker Bldg
Deichmiller, C., D. D. S.....
.....Y. M. C. A. Bldg
Flood, James L.....7 Nevada Block
Gibbons, Henry, Jr., Dr.....920 Polk
Heller, E. S.....24 Nevada Block
Hewes, D.....412 Kearny
Hill, Horace L.....124 Sansome
Hooker, C. G.....967 Bush
Johnson, M.....Ross Valley
Kellogg, Sheldon G....711 Crocker Bldg
Keyes, Alex D.....1008 Mills' Building
Law, Hartland .....Crossley Bldg
Mayre, Geo. T., Jr....234 Montgomery
McNutt, Dr. W. F.....1220 Sutter
Montgomery, D. W., M. D.....
.....1301 Van Ness ave.
Page, Charles .....905 Mills' Building
Parrott, John .....401 Parrott Bldg
Payson, A. H.....409 Crossley Bldg
Pillsbury, E. S.....105 Crocker Bldg
Pischel, Kaspar, M. D.....Crocker Bldg
Platt, Frank L., D. D.....Flood Bldg
Quinn, John E.....California Hotel
Rosenthal, Dr. C. H.....636 Baker
Scheeline, S. C.....214 Pine
Schussler, Herman.....126 Stockton
Shiels Estate Co.....324 Bush
Stevens, Martin.....Mills Bldg
Tevis, Wm. S.....Mills Bldg
Van Orden, Dr. C. L.....606 Sutter
Westerfeld, Carl..Claus Spreckels Bldg
Wilson, A. W.....2430 Broadway

PUBLISHERS.
Traffic Publishing Co..429 Montgomery

PUMPING MACHINERY.
Dow, Geo. E., Pumping Engine Co.
.....149 First
Jackson, Byron, Machine Works..
.....411 Market
Platt Iron Works Co.....11 First

RATTAN WORKS.
Coulter's Rattan Works.....227 Sutter

REAL ESTATE DEALERS.
Aronson Realty Co.....109 Sutter
Ashton & Gardiner.....411 Montgomery
Babin, Landry C.....413 Kearny
Baldwin & Howell.....25 Post
Baldwin, O. D. & Son.....Mills Bldg
Boardman Bros. & Co..138 Montgomery
Buckingham, A. E.....26 Montgomery
Burnham & Marsh Co..211 Montgomery
Bush, David & Son..Safe Deposit Bldg
Coney, H. E. & Co.....117 Sutter
Cranston, Wm. Co.....114 Montgomery
Crim, W. H. & Co.....118 Montgomery
Davis, Alfred E.....323 Montgomery
Easton, Eldridge & Co..14 Montgomery
Ehrenpfort, Wm.....801 Fillmore
Giselman, William, Trustee.....
.....120 Phelan Bldg
Hendrickson, William & Co.....
.....614 Claus Spreckels Bldg
Heyman, Oscar .....11 Post
Hooker & Lent.....14 Post
Hooper, E. J.....26 Montgomery
Joost Sons & Co.....320 Bush
Landgrebe, MacNevin & Jones....
.....334 Bush
Lyon & Hoag.....116 Montgomery
Madison & Burke.....30 Montgomery
Magee, Thos. & Sons....5 Montgomery
Martin, Walter S.....916 Market
McElroy, R. D.....4 Phelan Bldg
Nelson, Johnson & Co..203 Montgomery
Oliver, P. B.....114 Montgomery
Patterson, George W. H....1026 Pine
Realty Syndicate, The.....14 Sansome
Rich, A. J. & Co.....112 Montgomery
Sachs, Sanford.....214 Pine
Sage, Dealey & Co.....638 Market
San Francisco and Suburban Home
Building Society.....708 Market
Schlesinger, Nathan...304 Montgomery
Schroth Co., The.....3 Hardie Place
Scooffy, Leonidas J.....26 Montgomery
Shainwald, Buckbee & Co.....
.....210 Montgomery
Speck & Co.....209 Montgomery
Strassburger, I. & Co....484 California
Surryhne, F. B.....114 Sutter
Umbsen, G. H. & Co.....14 Montgomery
Von Rhein Real Estate Co., Inc..
.....513 California
Woodward, Edwin W..11 Montgomery

RECREATION GROUNDS.
Herman, R.....Harbor View Park

REFINERS.
Selby Smelting and Lead Works..
.....416 Montgomery

RESTAURANTS.
Arfsten, Eichler & Co.....228 Kearny
Bay State Restaurant.....29 Stockton
Bergez, John.....332 Pine
Bertz, J.....24 Ellis
Besozzi, Louis.....504 Market
Blanco, A. B...N. E. cor. Eddy and Mason
Breuss, M. A.....70 Third
Christesen, M. A. C.....26 Fifth
Collins & Wheeland...329 Montgomery
Detjen & Mengel.....35 Market
Galindo, F. B.....133 O'Farrell
Krone, F. W.....35 Geary
Larsen, C. G.....16 Eddy
Malfanti, J. & Co.....110 O'Farrell
Nissum, James .....115 Grant Ave.
Peterson, P.....623 Kearny
Pouchan & Schlatter .....33 O'Farrell
Priet, P. & Co.....Geary and Stockton
Rayn & Karstensen.....111 Market
Swain, Frank A.....213 Sutter
Techau, R. J.....Mason, near Ellis
Westerfeld, P. & Co.....1035 Market
Wicker & Hermanson.....
.....Market St. and Park Ave.
Zinkand, Chas. A.....927 Market

RIGGERS.
Smith & Rice.....118 Howard

ROOFERS AND ROOFING MATERIALS
Pacific Refining and Roofing Co..
.....113 New Montgomery

ROOFING AND BUILDING PAPER.
The Paraffine Paint Co.....24 Second

RUBBER GOODS.
Boston Woven Hose and Rubber
Co.....14 Fremont
Bowers Rubber Co.....42 Sacramento
Goodyear Rubber Co.....577 Market
Morgan & Wright.....1067 Mission
Winslow, C. R. & Co.....44 Second

RUBBER STAMPS.
Patrick & Co.....111 Sansome

RUG MANUFACTURERS.
California Rug Co. Fillmore & Lombard

SAFES
Halls' Safe and Lock Works.....
.....605 Market
Hermann Safe Co.....427 Sacramento
Parcells-Greenwood Co..216 California

SAW WORKS.
California Saw Works.....210 Mission
Simonds Saw Co.....31 Main

SCHOOL AND KINDERGARTEN SUPPLIES.
Bradley, Milton Co.....122 McAllister

SCHOOL BOOK PUBLISHERS.
Ginn & Co.....325 Sansome

SCOTCH TWEEDS.
Craig Bros.....120 Sutter

SCREEN WORKS.
Quick, John W.....221 First

SEEDS AND GRAIN.
Bowen, E. J.....815 Sansome

SEEDS AND PRODUCE.
Volkman, Chas. M. & Co.....408 Front

SEED GROWERS.
Metson, W. H. & Co...115 Crocker Bldg

SEWER PIPE AND TERRA COTTA.
Clark, N. & Sons.....17 Spear
Gladding, McBean & Co....Rialto Bldg
Steiger Terra Cotta and Pottery
Works .....Mills Bldg

SEWING MACHINES.
Evans, J. W.....1021 Market
Jackson, Wm. E.....612 Montgomery
Singer Mfg. Co.....210 Stockton
White Sewing Machine Co..1878 Market
Willcox & Gibbs Sewing Machine
Co.....334 Post

SHEET IRON AND PIPES.
Smith, Francis & Co.....83 Fremont

SHEET METAL WORKS.
Shields, Thomas.....548 Mission

SHEET MUSIC AND MUSICAL INSTRUMENTS.
Mauvais, The Zeno Music Co.....
.....933 Market

SHIP BUILDERS.
Boole, W. A. & Son, Inc..20 California
Pacific Shipyard and Ways Co....
.....35 Steuart
Turner, Matthew .....40 California
Whelan, John A. & Bros....28 Steuart

SHIP CHANDLERS.
Foard, L.....3 Steuart
Josselyn, G. M. & Co.....38 Market
Lewis, Anderson & Co.....21 East
Weeks Co., S. F.....31 Market

SHIPPING AND COMMISSION.
Alexander & Baldwin, Ltd..308 Market
Balfour, Guthrie & Co..316 California
Chapman, W. B.....123 California
Denipster & Son.....320 Sansome
Eddy, Falk & American Trading
Co.....123 California
Gale, J. W.....410 Davis
Grace, W. R. & Co.....
..N. E. cor. California and Battery
Herrmann, Geo. Co.....310 Sacramento
Johnson-Locke Mercantile Co.....
.....123 California
Lund, Henry & Co...Pine and Sansome
Marcus, Geo. & Co.....418 California
Mitsui & Co.....
....Merchants' Exchange Building
McNear, G. W.....326 California
Meyer, Wilson & Co.....210 Battery
Moore, Ferguson & Co..310 California
Newhall, H. M. & Co.....309 Sansome
Otis, McAllister & Co....109 California
Parrott & Co.....306 California
Plummer, Geo. E. & Co....51 Steuart
Spreckels, J. D. Bros. & Co..327 Market
Tyson, R. J. & Co..... 18 California
Ulrichs, J. F.....123 California
Williams, Dimond & Co.....202 Market

SHIPSMITHS.
Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.
Ulman, Seeligsohn & Brown.....
.....715 Mission

SILK MANUFACTURERS.
Carlson-Currier Co.....8 Sutter
Nonotuck Silk Co.....84 Third

SILVERWARE.
Glidden, W. B.....110 Sutter
Whitney, John B.....120 Sutter

SMOKERS' ARTICLES.
Heininger, C. P. & Co.....535 Market

SOAP & TALLOW MANUFACTURERS.
Fischbeck & Glootz....214 Sacramento
Lille, Charles.....
.....N. W. cor. Bay and Webster
Luhn, Otto & Co.....117 Diamond
Newell & Bro.....313 Davis

SODA MANUFACTURERS.
Horstmann Co., John.....675 Bryant

SODA WATER APPARATUS AND SUPPLIES.
G. J. Becht Company.....572 Geary

SODA WATER MANUFACTURERS.
Belfast Ginger Ale Co..Union & Octavia

SPICES AND FLAVORING EXTRACTS.
Rieger, Paul & Co.....141 First

STAMP DEALERS
Selischopp, W. & Co.....113 Stockton

STARCH MANUFACTURERS.
Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.
Blake, Moffitt & Towne.....55 First
Bonestell, Richardson Co..401 Sansome
Crocker, H. S. Co.....215 Bush
Heynemann, Milton, Marshall Co..
.....415 Montgomery
Le Count Bros.....533 Market

STEAM ENGINE MANUFACTURERS.
Ohmen Engine Works .....132 Main

STEAMSHIP AND TRANSPORTATION COMPANIES.
Cal. Transportation Co....Pier No. 5
Capelle, Robert.....140 Montgomery
Cook, Thos. & Co.....621 Market
Fugazi, J. F. & Co..5 Montgomery Ave.
International Navigation Co....21 Post
Loveland, H. D., Manager Pacific
Traffic Com. Co....Hayward Bldg
Northern Commercial Co. Crossley Bldg
Occidental and Oriental Steamship
Co...707 Merchants' Exchange Bldg
Pacific Coast Steamship Co...10 Market
Pacific Mail Steamship Co.....
....707 Merchants' Exchange Bldg
San Francisco Dry Dock Co.....
....302 California
Ship Owners' and Merchants' Tug
Boat Co.... .....302 California
Toyo Kisen Kaisha.....
....701 Merchants' Exchange Bldg

STEVEDORES.
Eschen & Minor.....8 Mission
Freese, A. C.....55 Mission

STORE AND OFFICE FIXTURES.
Simmen, John .....348 Phelan Bldg
Thoms, J. W.....
.....1009 Claus Spreckels Bldg

STOVE AND IRON FOUNDRIES.
Graham, James, Mfg. Co....14 Second
Steiger & Kerr.....18th and Folsom

SURGICAL INSTRUMENTS.
Hoppe & Co.....404 Sutter
Shutts, Walters & Co.....534 Sutter

SURVEYING INSTRUMENTS.
Lietz, A. Co.....422 Sacramento

SYRUPS.
Colonial Maple Sugar and Syrup
Co.....3460 Twenty-fifth
Long Syrup Refining Co.....
.....Eighth and Brannan
Pacific Coast Syrup Co....713 Sansome

TABLE CEREALS.
Pacific Cereal Association.....226 Clay

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.
Arnstein, Simon & Co.....585 Market
Baumgarten, J. & Co.....578 Mission
Ford, C. W. R. & Co.....116 Sutter
Reiss Bros. & Co.....24 Sutter

TAILOR TO TRADE.
Hilp, Henry, Tailoring Co., Inc...
.....Third and Jessie

TANNERS.
Eagle Tannery .....
.....26th and San Bruno Ave.
Legallet-Hellwig Tanning Co.....
.....401 Front
Norton Tanning Co.....312 Clay

TEAS, COFFEES AND SPICES.
Argonaut Tea and Spice Co.....21 Main
Brandenstein, M. J. & Co.....
.....Spear and Mission
Burmester, Henry W.....1854 Market
Caswell, Geo. W. & Co..414 Sacramento
Folger, J. A. & Co..Howard and Spear
Grandjean, Henry .....419 Jackson
Guittard Mfg. Co.....119 Front
Hills Bros .....128 Market
Huddleston & Co.....52 Market
Jones-Paddock Co.....26 Fremont
Schilling, A. & Co...Second and Folsom
Thierbach, Chas. F. & Co..306 Battery
Tyler, S. H. & Son.....310 Front

TELEPHONE AND TELEGRAPH COMPANIES.
Pacific States Telephone and Telegraph Co., The .....216 Bush

TENTS AND AWNINGS.
Ames & Harris, Inc...100 Sacramento
Neville & Co.....530 Davis

THEATERS.
Belasco & Meyer.....Alcazar Theater
Orpheum Circuit Co.....113 O'Farrell

TIMBER PRESERVING.
S. F. Timber Preserving Co.....
.....223 Folsom

TIN PLATE MANUFACTURERS.
Williams, I. B.....Mills Bldg

TITLE INSURANCE.
California Title Insurance and Trust
Co.....410 Montgomery

TOWEL COMPANIES.
Mercantile T. & L. Co.....331 Eighth
S. F. Towel Co., The.....819 Folsom

TOYS AND NOVELTIES.
Cal. Notion and Toy Co.....526 Market

TRANSFER COMPANIES.
S. F. Transfer Co.....118 Ellis
Morton Special Delivery Co.....
.....110 Battery
Pacific Transfer Co.....20 Sutter
People's Express Co.....106 Steuart
Wells, Fargo & Co. Express.....
.....Second and Mission

TRUNKS.
Hirschfielder & Meaney.....14 Sutter
Malm, C. A. & Co.....220 Bush
Oppenheimer, James .....1 Ellis
Pacific Trunk and Bag Co..625 Mission

TURKISH BATHS.
Lindstrom & Johnson.....415 Sutter

TYPEWRITERS AND SUPPLIES.
Alexander, L. & M. & Co.....
.....110 Montgomery
Bannan's Typewriter Exchange....
.....307 Montgomery
Bornemann, Geo. C. & Co....117 Sutter
Revalk, R. E. & Co....135 Montgomery
West Coast Typewriting Co.....
.....401 Hayward Bldg
Yost Writing Machine Co.....
.....327 Montgomery

UNDERTAKERS.
Gray, N. & Co.....353 Sutter
Halsted & Co.....946 Mission
Maass, H. F. Co.....917 Mission
Valente, Marini & Co....1524 Stockton

UNDERTAKERS' SUPPLIES.
California Casket Co.....934 Mission

UNDERWEAR.
Delmel Linen Mesh System Co....
.....110 Sutter

UNIFORMS AND REGALIA.
Pasquale, B. & Sons.....123 Geary

VALVES AND FAUCETS.
West Coast Safety Faucet Co.....
.....223 Mission

VARNISH MANUFACTURERS.
Berry Bros., Ltd.....809 Mission

VINEGAR MANUFACTURERS.
Consumers' Y. & V. Works....213 Eddy
Golden Gate Compressed Yeast Co.
and Potrero Yeast Vinegar Co.
....348 Sutter

WAGON AND CARRIAGE MATERIALS
Holt Bros. Co.....30 Main
Waterhouse & Lester.....534 Howard

WALL PAPER AND MOLDINGS.
Quadt, John .....1614 Market
Tozer, L. & Son .....762 Mission
Uhl Bros.....655 Market

WAREHOUSES.
Grangers' Business Association...
.....309 California
Haslett Warehouse Co., The.....
.....206 California
Lombard Warehouse Co., Inc.,.....
.....225 Fremont
S. F. Warehouse Co.....41 First
South End Warehouse Co.....
.....Townsend and Second

WELL BORERS.
Lowe, J. W.....126 Kearny

WIRE AND WIRE ROPE.
Pacific Steel and Wire Co....100 Front

WELSBACH MANTLES AND SUPPLIES
Welsbach Co.....359 Sutter

WINES AND LIQUORS.
Ahrens, Pein & Bullwinkel....620 Post
Arnhold, B. & Co.....
.....Townsend and Stanford
Berges, B. B. & Co.....708 Sansome
Braunschweiger & Co.....5 Drumm
California Wine Association..661 Third
Chauche & Bon.....539 Geary
Chevalier, F. & Co.....15 Beale
Crown Distilleries Co...Beale & Mission
French-American Wine Co.....
.....756 Brannan
Friedman, Paul .....312 Battery
Gundlach-Bundschu Wine Co., The.
.....434 Bryant
Herrscher-Samuel Co., Inc...521 Market
Hey, Grauerholz & Co.....224 Front
Hilderbrandt, Posner & Co. 118 Market
Holtum-Schmidt Co., Inc....565 Market
Holtum, Ferdinand .....517 California
Hotaling, A. P. & Co.....431 Jackson
Italian-Swiss Agricultural Colony.. .
.....Montgomery and Sacramento
Jones, Mundy & Co.....123 California
Korbel, F. & Bros.....723 Bryant
Kuhls-Schwarke & Co.....129 Sutter
Lachman & Jacobi....Second & Bryant
Levy, Simon & Co.....211 Battery
Livingston & Co.....206 Davis
Lubben, John..California and Sansome
Lyons, E. G. and Rass Co., The....
.....549 Mission
Mann, C. M. Co., Inc., successor to
I. de Turk.....216 Sacramento
Martinoni, E.....714 Front
McDonald & Cohn.....120 Front
McLeod & Hatje.....515 Market
Meinecke, Chas. & Co..314 Sacramento
Metzger, Leo & Co.....118 Battery
Moore-Hunt Co., The Jesse..200 Davis
Naber, Alfs & Brune.....323 Market
Napa and Sonoma Wine Co.....
.....10th and Howard
Neuman, W. & Co.....501 Market
Oakville Wine Co....Folsom and Army
Pike, B. D. & Co.....525 Market
Rathjen Co., The.....139 Mason
Rheinstrom Bros.....708 Battery
Rosenblatt Co., The .....717 Battery
Schilling, C. & Co.....230 Brannan
Schlesinger & Bender .....
.....Brannan and Boardman
Schultz, Wm. A. & Sons....523 Front
Shea, Bocqueraz & Co.....525 Market
Siebe Bros. & Plagemann..328 Sansome
Spruance-Stanley Co.....410 Front
Sroufe, John & Co.....208 Market
Sutter Home Wine and Distilling
Co.....1295 Folsom
Van Bergen, N. & Co.....418 Clay
Weniger, P. J. & Co.....101 Powell
Wetmore, Bowen & Co.....410 Post
Wichman, Lutgen & Co.....29 Battery

WIRE AND WIRE ROPE.
American Steel and Wire Co..10 Pine
Roebling's, John A. Sons Co.....
.....25 Fremont
Pacific Steel and Wire Co..100 Front

WOOD DEALERS.
Union Wood and Timber Co.....
.....Third Street Wharf

WOOD MANTEL MANUFACTURERS.
Bush & Mallett Co.....Crossley Bldg
Rigney, Thos. F.....641 Mission

WOOD AND WILLOW WARE.
Levenson & Co.....209 Front

WOOL.
Denigan, Thos., Son & Co..132 Market
Koshland, S. & Co.....426 California
San Francisco Wool Sorting and
Scouring Co.....652 Fifth

WOOLEN MANUFACTURES.
Sheldeman, B.....214 Pine

WRECKERS.
Whitelaw Wrecking Co.....253 Spear

MERCHANTS' ASSOCIATION REVIEW.

CIRCULATION, 6,000 COPIES.

Issued monthly at the office of the Association, Mills Building, 7th Floor, Rooms 6, 7, 8 and 9. Telephone Main 5945.

FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the REVIEW.

FRANK MORTON TODD, EDITOR

Smith was an old offender against the Civil Service provisions of the Charter. The dishonesty involved in swearing to maintain a law and then breaking it, is not essentially different from the kind that impels a man to rob his city.

WORK AHEAD FOR REFORMERS

The Republican League has no easy task ahead of it, and neither has any other body of men whose purpose is to bring the nominating machinery of their party under proper control. We warn members and district workers that no matter how hard they exert themselves now, when the day of the primary arrives they are going to wish they had done a little more. And the time to do more is the present.

Nevertheless, this movement within the party contains more of promise than any development of recent years. It is the rational way to attack the problem, and the only one that promises any enduring results. It is just as well that in San Francisco the Non-Partisan suggestion failed, for where parties are so firmly entrenched as they are in a large city it is futile to attempt to go around them. Non-Partisan movements in cities may reform governments, but they do not reform parties except in a transitory way. They may compel them to be tolerable, but permanent improvement demands more. We are dependent on the parties, and it is the party which, for the good not only of the city, but of the State and nation, must be regenerated.

No better time in local history has offered. The people of San Francisco have, generally speaking, reached the end of their patience. They are making little noise about it, but talk to them individually and you will find their resentment is deep and strong. They have made their mistakes and they have endured what they had no opportunity to cure. Now that help is in sight we have well-founded hopes that they will seize the chance to rescue their city.

It is not well, however, to be too confident. There is going to be a hard, bitter struggle, one of the bitterest seen in San Francisco for many years, and it is incumbent on district workers to exert themselves to the utmost. Work will carry the day, but it will take a long, hard, steady campaign.

The same thing applies to similar movements in other parties. The "United Labor League," said to have been formed with the same worthy purpose, appears to have been captured already. The greatest vigilance must be exercised, accompanied by the utmost industry. The battle will not be won until all the votes are in.

THE GEARY STREET PROBLEM

The city appears to be committed to the policy of reconstructing and possibly operating the Geary-street railway. The REVIEW hopes that if the experiment is carried through, San Francisco may derive all those advantages which the advocates of the enterprise have been promising. But it seems a little premature to enter upon such a venture with an administration that is incompetent even to sweep the city's streets.

When the proposal was first made to have the Board of Works take over the street sweeping, instead of continuing to let it by private contract, the Merchants' Association, which had once done the work and might be supposed to know what was essential to it, approved the plan on condition that the street sweeping organization be kept strictly on a civil service basis. That was not done, and the inevitable results of the patronage system have been apparent. There may be reason to doubt if the infinitely more complex municipal function of street railway service would, under like circumstances, be any more effectively discharged.

One might be pardoned for supposing that we ought to show ourselves capable of government at all, before we attempted government railroading. The municipality itself is a case of "municipal ownership." What "public utility" is more important than the city government? And how do we conduct that? How have we permitted it to be conducted during the four years just past?

If "municipal ownership" of the city government itself is such a failure what could we reasonably hope from municipal operation of a street railway?

SAN FRANCISCO'S HONEST SUPERVISORS

In their just resentment at the present conduct of municipal affairs, the people of San Francisco must not overlook the fact that they are blessed with, and protected by, a Board of Supervisors the majority of which is composed of honest men.

When we reflect that ours is the only large American city which has been able to maintain an honest majority in its legislative body for as long a period during recent years, and when we consider what might and probably would have happened to San Francisco had it not been for the continuous operation, day after day, of this salutary check upon extravagance and graft, we should feel the liveliest sense of gratitude toward these men.

It cost Chicago thousands of dollars, and untold effort, put forth through her "Municipal Voters' League," to secure an honest majority in her municipal legislature; and she maintains it to-day with the greatest difficulty. San Francisco has such a majority, and she must see that it is not lost.

Honesty in office make very little noise. While men are merely doing their duty we do not hear much about them. Their portraits do not appear in the daily papers, surrounded with accusatory pointing fingers and pictures of the "sack." Nor are there photographs of their resplendent "lady friends" to show us where the money went, and why. The steady, honest grind, the plain, plodding day-by-day discharge of public duty, is hardly sensational enough to get into print to any great extent—we are more interested in reading of rascality, and how "close up" the Grand Jury is. Nevertheless, it is equally important to remind ourselves from time to time of the good that honest officials are silently doing—otherwise we lose them and get worse ones in their stead.

In the case of the present Supervisors the very silence testifies for them. When did we ever have a Board about whose acts there was so little public criticism? We would not say it is perfect, but only that a majority of it is honest, and that this majority appears to have done what it could reasonably be expected to do to prevent official and influential thieves from stealing all San Francisco except the cellars.

Let us not forget it. It is a law of public affairs that only those are well served who appreciate the service.

ASSOCIATION ASKS FOR MORE STREET NAME SIGNS.

Board of Supervisors is Requested to Make Provision for the Convenience of Strangers In the City.

The following letter has been communicated to the Board of Supervisors, and its subject matter referred to the Finance Committee:

April 11th, 1905.

To the Honorable the Board of Supervisors, City and County of San Francisco:

Gentlemen:

The Merchants' Association respectfully calls your attention to the lack of street signs at street intersections in this city. In view of the increasing number of strangers visiting San Francisco every year, the need for an adequate system of street signs throughout the business and residence sections of the city is becoming more apparent every day. Many tourists have already unfavorably commented on the difficulty of finding their way around San Francisco on account of the entire lack of street signs in some parts of the city.

The ordinance which formerly existed, requiring property owners at each corner of street intersections to place and maintain, at their expense, street signs on their property, was declared unconstitutional by the City Attorney, in an opinion given several years ago.

While it is true that the gas lamps throughout the city are provided with signs indicating the names of streets, and such signs, in their way, are very desirable and should be maintained by the company furnishing light, these signs are not sufficient, as they are not always plainly visible from passing street cars, and are only visible to persons sitting on the side of the car next to the sign, while both sides of each street intersection should be provided with them.

We therefore recommend that a sufficient appropriation be made in the tax levy for the ensuing fiscal year to provide the city with a complete system of street signs wherever they are not furnished or to be furnished by the city lighting companies. Also that the Association for the Improvement and Adornment of San Francisco be requested to suggest the kinds of signs to be used, their location, etc., in order that they may conform to Mr. D. H. Burnham's plan for the general improvement of the city.

Yours respectfully,

THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.

FRANK J. SYMMES, President.

L. M. KING, Secretary.

Total values of imports and exports at San Francisco for February and March, 1905, were as follows:

IMPORTS.	
February	$2,845,302
March	3,673,198
Increase	$827,896
EXPORTS.	
February	$2,647,594
March	5,454,541
Increase	$2,806,947

Private advices received by the Merchants' Association from the Postoffice Department at Washington indicate that the new Postoffice building in this city will probably be ready for occupancy in August next.

Merchants' Association REVIEW

PUBLISHED MONTHLY BY THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT AND PUBLIC INTERESTS.

THE COLUMNS OF THIS PAPER ARE FOR THE DISCUSSION OF IDEAS, BUT THE VIEWS PRESENTED ARE NOT NECESSARILY THOSE OF THE MERCHANTS' ASSOCIATION.

VOL. 9. *SAN FRANCISCO, CAL., JUNE, 1905.* No. 106.

UNITED SAN FRANCISCO IS THE NEW NOTE.

Members and Guests at the Merchants' Association Dinner Vigorously Endorse the Sentiment of Civic Unity in Municipal Politics.

WE DEPLORE THE DISPOSITION, ON THE PART OF SOME OF OUR CITIZENS, TO ARRAY CLASS AGAINST CLASS. WE KNOW THAT VIRTUE, HONESTY AND PATRIOTISM ARE NOT COLLECTED IN ANY ONE CLASS; THAT THEY PERVADE THEM ALL.—Frank J. Symmes, President of the Merchants' Association.

If the sentiment that evidently prevailed at the Merchants' Association dinner at the Palace Hotel on May 24th shall prove to represent the feeling of the city as a whole, honest citizens of all parties, business interests and industrial classes are going to lay aside minor rivalries and do politics together for the sake of square administration and clean government in San Francisco.

The mercantile community, at least, seems prepared to go more than half way in order to help unite all the decent elements into one effective force.

The subject of the evening was: "The Importance of the Primary Election." The earnest appeals of Governor Pardee and Senator Belshaw for the discharge of their duty at the primary by all citizens who enjoyed the benefits of government, were received with every indication of a determined purpose on the part of the audience to undo, if possible, the results of past neglect. But no sentiment was more swiftly and heartily applauded than that of civic unity voiced by Mr. Weinstock and Mr. Barry. Over 350 members and guests had assembled (a large number, for the summer season), and the gathering contained some of the most thoroughly representative men in the San Francisco business world. Outbursts of approval swept the hall at every reference of the speakers to the necessity for burying all class divisions, and uniting everybody with an interest in the city—capitalists, bankers, property-owners and wage-workers—to secure the common benefits of equal laws and clean administration.

Interest in the semi-annual dinner surpassed all expectations. The perfect menu and attentive service provided would have made it a most enjoyable occasion if there had been no graver matters to consider; but when the coffee had been served the merely pleasant features were forgotten in the serious problems of individual conscience and public morality to which the eloquence of the speakers compelled attention. The note of political duty has seldom rung clearer in this community, and many of those that listened were heard to declare their solemn resolution to get to work and do something by personal effort and sacrifice to help rescue San Francisco from its present evil plight.

HIS EXCELLENCY, GEORGE C. PARDEE.

Mr. President and Gentlemen of the Merchants' Association, I congratulate you on the good work you have inaugurated, and it is to be hoped that you will go on until every felon who stuffs a ballot box at a primary or general election will fill a felon's cell.—Gov. George C. Pardee.

PRESIDENT SYMMES URGES CITIZENS TO THEIR DUTY.

Alludes to the Need of New Forms of Material Development, But Insists upon Good Government First.

At the conclusion of the repast President Symmes arose and said:

Gentlemen, Members and Friends of the Merchants' Association of San Francisco:

It is now a little more than eleven years since a few good men and true assembled in one of the rooms of this hotel—Parlor A—for the purpose of consultation as to the possible improvement of the immediate locality wherein they did their business, and for the further consideration of the general welfare of the city.

That little company, having resolved to do some-

thing in the direction of good government, increased its numbers to 43, and organized the Merchants' Association.

Eleven years have elapsed, and to-day we number over 1400, all men who believe in clean streets and clean government, and all men who seek only the best interests of their city.

HAS KEPT UP WITH THE TIMES.

The character of our work has somewhat changed during that number of years; and more particularly during the last two has it taken on a form quite different from that which was originally anticipated.

The condition of the municipal government has not been, during this period, as favorable to our purposes as it might have been, and instead of having the co-operation of those in power, we have in many cases been obliged to exercise the strong arm of the law to restrain them in their acts.

The Civil Service, as you all know, has been one of the features of the government which this Association has always supported. The Association stood for it with great earnestness during the preparation, submission and adoption of the Charter, and has considered it a bounden duty to support every feature of it in connection with the municipal government.

It is in consequence of that duty, resting upon us, that we have been obliged to resort to legal action; and for that purpose and for the protection of the ballot, the Merchants' Association has, during the past year, instituted and conducted eleven different law suits, the result of two of which you already know—the conviction of the culprits. Those two gentlemen now reside behind the bars. (Applause.)

SALARIES ARE HELD UP.

We have, in the course of these suits, held up the salaries of thirty-nine appointees to office who were given places in conflict with the provisions of the Civil Service regulations,

Deputy health officers, deputy registrars and others appointed illegally to office have been obliged at least to go without their pay, and it is probable that they will never receive it.

In consequence of our experience in connection with these suits—particularly those in connection with the purity of the ballot—we found many cases where improvements in the law were necessary. And as a result we sent our representative to the Legislature, and introduced twelve bills at the last session. I think it may be considered much to our credit and to the credit of our representative, that ten of those bills were passed and received the signature of the Governor. (Applause.)

GOVERNOR HAD THE ADVANTAGE.

We were a little unfortunate in the other two, because our good friend, the Governor, seemed to think we did not know as much about them as he did, and, he having the advantage, those two bills failed.

One of them the merchants were particularly interested in, and that was the one contemplating exemption from jury duty after service of twelve days on trials, or thirty days upon the panel.

NOT THROUGH WITH THEM YET.

Another bill, which was calculated to prevent service of a juryman for one year, instead of permitting him to serve again within that period, seemed very desirable in San Francisco, in order to put the professional juryman out of business. These bills will come up again. (Laughter and applause).

In carrying out the promises we made to the public at the time we were advocating the issuance of bonds for the improvement of the municipality, we have appointed a civil engineer of prominence and ability, who will represent the Association and will serve as an inspector on its behalf, watching the execution of the work under the bonds which have been voted. (Applause.)

ASSOCIATE MEMBERS.

At the last meeting of the Association we made several amendments to the constitution, one of which provides for an associate membership. We felt that there was a large number of people who were interested in our work and who were willing and anxious to assist, but who, not belonging to the mercantile community, could not be members. As a consequence, we have provided for an associate membership, which grants admission to professional men, property holders and others who believe in our work and are anxious to assist us. And as a result, we trust that our 1,400 members may now increase to 4,000; for certainly there are at least that number of good citizens in the City of San Francisco who believe in the work in which we are engaged.

FRANK J. SYMMES, PRESIDENT OF THE MERCHANTS' ASSOCIATION

At no time since 1861, when the good people of this city were called upon to join with others of the Union to save the country from a national disruption, has public responsibility rested more heavily upon the citizens of San Francisco.—Frank J. Symmes.

LARGER REVENUES NEEDED.

It is desirable that our membership should increase, because we wish to have more money. The expenses of the Association have been large in connection with the legal department and the work which has been done during the past year; and whilst we were fortunate enough to receive a special gift from one merchant of the city who was not a member of the Association and did not care to become a member—a gift of $500—we are ready now to receive a gift of $5,000; and we want it for a specific purpose.

ABOUT THE SUTTER STREET PROBLEM.

The problem which has been considered by this Association, or by the Directors of the Association, quite at length and at breadth and depth, during the past few weeks, has been the question of the rebuilding of the Sutter-Street Railway.

We believe that the reconstruction of that railway, or of the Geary-street road, or any other road, ought not to be considered by itself, but as part of a great railway system that shall provide for this city, not only for the needs of to-day and to-morrow and the next day, but that shall provide in such manner for the present that it shall always be capable of taking care of the future. (Applause.)

The history of all great cities in this country, where the population becomes congested, shows that the surface becomes insufficient for the traffic, and that an overhead system or an underground system, or both, is required, in addition. The overhead system, as you know, was applied in New York many years ago, and failed to give sufficient relief, and the underground has been resorted to with great success. In Boston the subway has been employed with equally good results, and it is only a question of time when San Francisco will require a similar treatment. We should consider the subway at the present time, and devise a plan of street traffic as a whole.

UNDERGROUND TRANSIT IN SAN FRANCISCO.

The Directors have therefore consulted that eminent engineer, Mr. William Barclay Parsons of New York, the engineer of the New York subway, and asked him upon what terms he would come to San Francisco and give us his opinion upon this very important question.

In my mind, and I suggested it in one of the first articles I wrote for the Merchants' Association Review, an underground system will undoubtedly be required on Market street before many years elapse. And that underground system, on Market street and on such other streets as an able engineer might designate, is the system which should be considered now in connection with any improvements which are made. It is for this reason that the Association has not expressed itself upon the rebuilding of a road upon any one or two streets in the city.

THE VITAL TOPIC.

The subject chosen for our special consideration this evening is one which has come closely home to us—not only to the Directors of this Association, but to all good citizens—with great emphasis during recent years.

If we are to have good government, as we wish to have, we must have good men in office. If we are to have good men in

office , we must have good men nominated for office; and the nominations for officers are the key-note of the situation.

A DIFFICULT PROBLEM

New York State has within the last twenty years passed twenty or more primary laws with the view of securing at her elections an expression of opinion which should represent the people. She has not yet succeeded, and no other State has possibly yet succeeded; and it is a question whether the entire system must not yet be reformed. But with us to-day the problem is to deal with the laws as we find them.

THE CALL OF DUTY.

No man need place his ear to the ground to hear to the wail which comes to us from our beloved City of San Francisco. She cries aloud to all good citizens to save her from her present debauch.

At no time since 1861, when the people of this city were called upon to join with others of the Union to save the country from a national disruption, has public responsibility rested more heavily upon the citizens of San Francisco. Every man who loves his nation, as we all do, must love his city and his home as well; and if he is willing, as we all are when the occasion demands, to take the musket in his hands, and go out to offer his life for the nation, to overcome the enemy from without, why should he falter when called upon to overcome the enemy within?

It is the presence of the enemy of good government at home that now calls upon all good citizens to do their duty, as we hope to see it done by the people of this city in the coming years.

GOVERNOR PARDEE IS PRESENTED.

We have been fortunate enough on this occasion to secure the attendance of the Governor of California. He has been invited to be present with us before, but other engagements have interfered, and for a time his presence to-night seemed doubtful, but he has found his coat and the rest of his apparel, and he is with us. (Laughter.) There is no one more interested in the welfare of our city than the Governor of the State; and it is a great pleasure to us to have him with us. We have asked him to speak to us upon this subject, "The Importance of the Primary," because he knows the importance of it, and the good results which have come from properly attending to it. I have the pleasure of presenting to you our good Governor, George C. Pardee. (Applause and cheers.)

GOV. PARDEE POINTS OUT DANGER TO NATIONAL LIFE.

Corruption in the Cities Wrecked the Republics of Antiquity, and Must Be Checked if this One is to Endure.

Governor Pardee was received with prolonged and hearty applause. He spoke with impressive earnestness throughout, and what he said was followed with unwavering attention. His address follows:

Mr. Toastmaster and gentlemen: The history of the world has always shown us the importance of good government in the great cities. In ancient Greece, when that country was the mistress of the world, a traitor to his country in times of peace or of war was committed to an ignominious death; and so long as the Grecian youth, following the example of their sturdy forefathers, were loyal to the Grecian State, so long did Greece continue to be mistress of the world.

Rome, too, despised a traitor; and he who was false to the city and the State, also was put to death, and his name was handed down in legend and in story as an example to the youth of the Imperial City, in order that they might profit by the lessons of those who had gone before them.

CITIES ARE THE DANGER POINTS.

Great were Greece and Rome in their time, each mistress of the world. Towards Athens, when Greece was in its prime, were turned the eyes of the civilized world; and to Rome after Athens. All roads led to Rome. But, when Greece, through Athens, became corrupt, and Rome, the capital of the Roman Empire, fell into the hands of ambitious men who used the populace for their own ends, then Greece decayed and fell, and the Roman Empire was dismembered.

The corruption started in the cities always, and from there spread to the country, and led to the dissolution and the very destruction of those mighty nations.

Mr. Toastmaster, is it possible that this great country of ours is pursuing the same road that led to the destruction of ancient empires and the nations told of in the history of the world? Is it possible that Valley Forge and Bunker Hill will ever be forgotten by the loyal people of this country? Is it possible that the names of Washington and of Franklin and of Jefferson will ever fail to arouse in the minds of loyal American people the liveliest patriotic sentiments which those names ever suggest?

WILL NEGLECT CONTINUE ?

Is it possible that Americans, especially in the great cities, are so busy with their own affairs, so given up to their own pursuits, that they will further neglect the government of their municipalities, and permit them to fall into the hands of men who will use them for their own base purposes?

In 1855 San Francisco was as corrupt a city as was ever seen upon the face of the earth. To William T. Coleman and to James King of William my native city is beholden much; and the Vigilance Committee, in spite of adverse circumstances and in spite of hostile criticism, did a great deal to restore the decency of the City of San Francisco. (Applause.)

The time has come, perhaps—because we hear it on the tongues of so many men—when corruption again stalks abroad in our cities; when cities, counties, states, and, aye, the very nation is in the hands of those who will use them corruptly.

NATIONAL LIFE INVOLVED.

The time has come, perhaps, when the American people should look to it that destruction does not come to the American nation.

It is time for the people of the cities—when we read in the daily press of corruption in almost all of our great municipalities—it is time for the people of the cities to take hold of their own government, govern themselves, and be again what their forefathers were; those who gave to us the ideas of liberty which we have implanted in our breasts, the inborn patriotism which all American citizens should have.

The time is ripe, perhaps, and if it be, let no man shrink from the encounter.

Mr. President and gentlemen of the Merchants' Association, I congratulate you on the good work you have inaugurated, and it is to be hoped—nay, it is presumed—that you will go on with this work until every felon who stuffs a ballot box at a primary or general election will fill a felon's cell.

(*Continued on Page 4.*)

BOARD WILL PUBLISH THE CHILD LABOR LAW.

The Board of Directors of the Merchants' Association has ordered a synopsis of the Child Labor Law to be sent to every member. The Association was instrumental in securing the adoption of the law in its final form, and looks for great benefits to the community from its enforcement.

AMENDMENT PROVIDES FOR ASSOCIATE MEMBERSHIPS.

Constitution of the Merchants' Association has been Changed in Several Important Particulars.

At a meeting of the Merchants' Association held on May 18, 1905, the constitution, in regard to membership, dues, meetings and amendments, was amended to read as stated below. The most important change is the one admitting to Associate membership persons not engaged in any mercantile business, but who sympathize with the Association's labors and desire to aid them.

ARTICLE III—MEMBERSHIP.

Section 1. The members of the Association shall consist of two classes, Regular and Associate.

Sec. 2. Any male person, firm or corporation in good standing and engaged in mercantile business in San Francisco, may become a regular member.

Sec. 3. Any male person residing or having an office in San Francisco, though not actively engaged in mercantile business, may become an Associate member.

Sec. 4. All applications for membership must be filed with the Secretary and passed upon by the Board of Directors.

Sec. 5. Any corporation or any firm may be represented at all business meetings by the President, Vice President and Secretary of the corporation, or by any or all members of the firm, or by a duly accredited stockholder or employee, but shall be entitled to only one vote.

Sec. 6. Associate members shall be entitled to all privileges of Regular members, except the privilege of voting or of holding office.

Sec. 7. Any member desiring to withdraw from the Association must pay all dues to date of resignation and give at least thirty days' written notice to the Secretary before withdrawal shall take effect.

ARTICLE IV—DUES.

Section 1. The entrance fee and monthly dues shall be fixed by the Board of Directors, and they shall have the power to change the entrance fee and dues from time to time as in their judgment circumstances may require.

Sec. 2. The monthly dues of regular members shall be paid quarterly. The dues of Associate members shall be paid yearly in advance.

Sec. 3. Any Regular or Associate member delinquent in the payment of dues for nine consecutive months and remaining delinquent after receiving a ten days' notice from the Secretary of such delinquency, shall cease to be a member and the name of the delinquent shall be stricken from the rolls.

Sec. 4. Every newly elected regular member shall pay the initiation fee, if any, and monthly dues for the unexpired portion of the current quarter, within fifteen days of notification of election. Every newly elected Associate member shall pay the initiation fee, if any, and the yearly dues within fifteen days of notification of election. If any member fails to make payment as provided in this Section, the Board of Directors may cause the member's name to be stricken from the rolls, and the election of such member cancelled.

ARTICLE VII—OFFICERS.

Section 3. Regular meetings of the Board of Directors shall be held as often and at such times and places as the Board of Directors shall, by resolution, from time to time prescribe, but such regular meetings must be held not less than once a month. Special or executive meetings of such Board shall be held as often as called by the President or desired by the Board.

ARTICLE XII—AMENDMENTS TO THE CONSTITUTION.

This Constitution may be amended at any regular or special meeting of the Association by a vote of two-thirds of the Regular members voting thereon, provided that written notice of the proposed amendment, addressed to the regular members at the addresses on file in the office of the Association, must be mailed by the Secretary to the Regular members at least ten days before the said regular or special meeting. Any Regular member not present at the meeting may send a written vote upon the amendment. No written vote shall he cast or counted, however, unless received at the office of the Association before the hour of the day set for the meeting.

SENATOR BELSHAW GIVES A LESSON IN POLITICS.

Declares the Primary is the Key, and Shows How Every Citizen Can Have a Voice in the Making of Nominations.

(*Continued from Page 3.*)

Governor Pardee closed amid enthusiastic applause. President Symmes then said:

If all men were perfect there would be no need of law, but as men deviate very greatly from that perfection which would save us from law, much law is required. We are favored with the presence to-night of one of the law-makers of the State, Senator Belshaw. (Applause.)

He, too, knows the value of the primary, and we hope to have an expression from him as to its value for ourselves. Permit me to present Senator Belshaw.

Senator Belshaw's name evoked the heartiest of greetings. The man that conducted the Senatorial committee trial of the boodling legislators bowed his acknowledgments, and said:

Mr. President and Gentlemen of the Merchants' Association:

It is a great pleasure for me to be with you to-night and I appreciate the kind invitation of your President which afforded the opportunity. As I understand it, the purposes of your organization, originally, were to give clean streets to the city of San Francisco; to suggest municipal improvements and to foster and encourage manufacturing. I wish to congratulate you on the good work you have already accomplished, and especially on the step forward which you take tonight.

"Good government" is the subject for discussion this evening and it strikes me that you do well to turn your attention towards this most important matter. In my judgment, it should have engaged your thoughtful consideration first of all, for you may be certain that with good government an accomplished fact, all the other things for which your association stands would speedily follow.

A COMMUNITY'S FIRST REQUISITE.

The prosperity of any community depends largely on the character of its government. And whether that government be good or bad is entirely within the hands of its citizens.

With privileges come "responsibilities," and with the privilege of citizenship in a republican form of government comes the responsibility of faithfully attending to every duty of that citizenship. Not the least among these is political duty. Every citizen should actively interest himself in politics and he should allow nothing to interfere with the performance of this civic obligation.

As a general rule, the banker, the merchant and the manufacturer are, or think they are, too busy to "waste" any time with politics. They are satisfied to allow others to do their politics for them, and then complain because they are not pleased with the result. In my judgment, such people are not entitled to complain, for the reason that they have failed to do their part.

BOSS USUALLY OUT FOR GRAFT.

You may rest assured that so long as the practical politicians (and by practical politicians I mean those who derive their living from political work) are allowed to manipulate conventions and put up the political slates and schemes with a free hand, just so long they will continue to do these things for their own advantage.

The political boss is not in politics for his health; he is particularly interested in the perquisites, commonly called graft, which go with his political power. Good government has no special charm for him and he has a supreme disgust for a reformer. He cannot understand how honest politics can be made to win, and he points with pardonable pride to the many reform movements which have proved to be the worst sort of grafting schemes.

No reform movement can permanently succeed which does not have the earnest backing of unselfish citizenship, and crookedness and graft will prevail in politics until every citizen awakens to a realizing sense of his political duty and performs that duty as religiously as any of his daily avocations.

In politics, as in everything else, a good foundation is essential. The foundation of politics is the primary election and the necessary preliminary organization attendant thereon.

Each voting precinct should have partisan clubs; every voter of the precinct should belong to such a club and take an active part in its deliberations. These clubs should select candidates for delegates to conventions, see that proper persons are appointed to serve as officers of election and supervise the casting and counting of the ballots.

Delegates so elected would be directly responsible to those who elected them and could be held accountable for their actions in convention.

We don't want political bosses, but we need political managers.

Each precinct should have a manager elected by the precinct club, who should attend to the details, subject to aproval by the club. Candidates nominated by a convention composed of delegates elected under this plan could go before the people under conditions not often enjoyed by candidates for public office. They would be beholden to no political boss for their nomination and could afford to do that for which they were elected—serve the people.

The root of the whole political evil lies in the primaries. If the citizens of this great city, or of any community, would do their whole duty in the matter of bringing about honest primary elections, the question of good government would be practically solved.

HARD WORK, AND LOTS OF IT.

But, my friends, it will take good, hard, honest work, and lots of it. You will meet with determined opposition from the practical politicians. They will lie about you; they will endeavor to belittle your efforts; they will try to bring you into disrepute with the people, and they will put up all sorts of jobs to defeat you. Do not be discouraged if you meet with small encouragement at first; pursue the even tenor of your way, and do not be put aside by a compromise. Right is bound to prevail; the people want clean politics and good government, and they will be with you when you have demonstrated your sincerity of purpose.

While the present primary law is not all that could be desired, nevertheless, if it is honestly administered, it will return satisfactory results.

The only difficulty with the primary law at the present time is that it is often most difficult to keep a party voter within his party lines. This is to say, that frequently a Democrat can vote at a Republican primary just as easily as he can vote at a Democratic primary, and with a good many people taking the oath does not trouble them. But I believe that if we had more Fairfax Wheelans in San Francisco and could place them around at the different precinct booths on primary election day, after the experience of the last few months very few would take the oath that they were Republicans or Democrats if they were not.

There is no good reason why politics should not be conducted along the same moral plane as one would manage his business affairs. Crooked business men are not tolerated; crooked politicians should not be tolerated.

There is only one difference between business and politics—business is selfishly managed for one's private gain; politics should be conducted unselfishly for the benefit of all. "Equal right to all and special privileges to none" is the only sound political motto.

Do not ask a political friend for a spe-

SENATOR CHARLES M. BELSHAW.

The root of the whole political evil lies in the primaries. If the citizens of this great city would do their whole duty in the matter of bringing about honest primary elections, the question of good government would be practically solved. —Senator Charles M. Belshaw.

cial favor that you know will embarass him.

Encourage the office-holder in the honest discharge of his duties, and show him that his efforts are appreciated. Those who are false to public trust should suffer the penalties of the law, and there should be no compromise. So long as the public will stand for corruption in politics, so long will that state of affairs exist.

If you want good government and honest officials, show by your actions that such are your desires. Do not stand aloof and complain of the deplorable state of affairs, but step into the breach and do your share of the good, hard work necessary to bring about a conduct of governmental affairs of which we shall all be proud.

COL. WEINSTOCK GRILLS THE SINS OF BUSINESS MEN.

Well=known Merchant Urges "The Union of Good Men of All Ranks, in a Common Movement Against a Common Enemy."

IF, AS A UNION MAN, I THINK MORE OF MY UNIONISM THAN I DO OF THE REPUBLIC; IF, AS A MAN OF BUSINESS, I THINK MORE OF MY BUSINESS THAN I DO OF CIVIL LIBERTY; IF, AS A MEMBER OF A PROFESSION, I THINK MORE OF MY INDIVIDUAL COMFORTS THAN I DO OF THE HONOR OF MY COUNTRY, THEN THERE IS SMALL HOPE EITHER FOR ME OR MY COUNTRY.—Colonel H. Weinstock.

When the applause following Senator Belshaw's address had subsided, President Symmes introduced Colonel Weinstock, saying:

The Senator has given us some good practical advice. It was the aim of our meeting, in bringing this subject before you, that we should inspire a determination on the part of those who attend this meeting to go forth in public, and be prepared to add many to their number, to perform just the work which the Senator has suggested should be done. Our next speaker is a member of this Association, who stands high, in the estimation of all who know him, as one of the best type of citizen, and one of the best merchants of California. I present Mr. H. Weinstock.

Mr. Weinstock was received with all the warmth of fellowship. He spoke as follows:

Mr. President and Gentlemen:

I am here to-night as a business man to talk to business men. I feel that we are all one great family of business men. And as I am of that family, I can say things to you that I might not care to say to others.

I feel like picking up the thread that my friend Senator Belshaw dropped and continuing along the lines upon which he spoke.

The business man has been told so often that he is the hub of the great wheel of human action; that it is due to his enterprise, his energies and his activities that the development in modern times has been so great; he has heard so often that the imperative need of modern politics is the business man—that he has grown to look upon himself largely as the great Colussus in modern life and affairs.

SOME CANDID STATEMENTS.

A witty friend of mine said, the other evening, that in passing a restaurant, he noticed a sign which read:

"Meals fifteen cents and up."

Whereupon he told the proprietor that he was quite willing to pay more than fifteen cents to keep his meals down.

The business man has been praised and flattered and complimented so often that his spirit of self-esteem has gone up and up, and it is about time that you and I, as members of the family, should try to keep it down.

It may be good to have some iconoclast come along occasionally and break our idols, even if we, ourselves, happen to be the idols. It may be helpful once in a while to have some fearless and independent observer tell us some unpalatable truths, thus giving us an opportunity to look at ourselves, through critical eyes, and to see ourselves even as others see us.

SAM JONES' OPINION.

Those of you who were afforded an opportunity to hear Frederick Sheldon, of Chicago, who recently lectured among us on business morality, may perhaps recall the story he told about Sam Jones.

Sam Jones was presiding one evening over a great revival meeting, when suddenly he stopped and said:

"I want every woman in this congregation who has not said an unkind word during the past week to stand up."

And in all that great audience, just one poor, lone, old woman stood up. Every one in that audience who knew that old woman knew that it was true, and Sam Jones knew that it was true, and he said:

"Let us all sing. 'Praise God from whom all blessings flow.'" Then he said:

"Now, I want every man in this audience who has not said an unkind word during the past week to an employe or to a member of his family to stand up."

And presently there were six men who stood up in different parts of the auditorium. And Sam Jones said: "Let us sing, 'Praise God From Whom All Blessings Flow.'" And then he said:

"Won't you gentlemen come up on the platform where everybody can see you?"

And so they came up on the platform and stood there. Sam Jones then said:

"Brothers and sisters, I want you to take a good, square look at six of the biggest liars in America."

And so these six gentlemen had an opportunity of seeing themselves as Sam Jones saw them.

Now let us give ourselves an opportunity of seeing ourselves as others see us.

SINS OF BUSINESS MEN.

Let me, then, for your edification and my own, recite some passages from the introductory chapter of the very remarkable book written by that young and most useful Californian, Lincoln Steffens, "The Shame of the Cities," which in plain and simple words tells us of our sins as business men, of civic commission and omission. He says:

"Another conceit of our egotism is that which deplores our politics and lauds our business. This is the wail of the typical American citizen.

"Now, the typical American citizen is the business man. The typical business man is a bad citizen; he is busy. If he is a "big busness man" and very busy, he does not neglect; he is busy with politics, oh, very busy, and very business-like. I found him buying boodlers in St, Louis, defending grafters in Minneapolis, originating corruption in Pittsburg, sharing with bosses in Philadelphia, deploring reform in Chicago, and beating good government with corruption funds in New York.

"He is a self-righteous fraud, this big business man. He is the chief source of corruption, and it were a boon if he would neglect politics. But he is not the business man who neglects politics; that worthy is the good citizen, the typical business man. He is too busy, he is the one who has no use and therefore no time for politics. When his neglect has permitted bad government to go so far that he can be stirred to action, he is unhappy, and he looks around for a cure that shall be quick, so that he may hurry back to the shop. Naturally, too, when he talks politics, he talks shop. His patent remedy is quack; it is business.

"'Give us the business man,' he says ('like me' he means). 'Let him introduce business methods into politics and government; then I shall be left alone to attend to my business.'

STEFFENS ON COMMERCIALISM.

"The commercial spirit is the spirit of profit, not patriotism; of credit, not honor; of individual gain, not national prosperity; of trade and dickering, not principle. 'My business is sacred,' says the business man in his heart. 'Whatever prospers my business is good; it must be. Whatever hinders it, is wrong; it must be. A bribe is bad; that is, it is a bad thing to take; but it is not so bad to give one, not if it is necessary to business.'

"'Business is business,' is not a political sentiment, but our politician has caught it. He takes essentially the same view of the bribe, only he saves his self respect by piling all his contempt upon the bribe-giver, and he has the great advantage of candor. 'It is wrong, maybe,' he says, 'but if a rich merchant can afford to do business with me for the sake of a convenience or to increase his already great wealth, I can afford, for the sake of living, to meet him half way.'"

This is a severe arraignment of the American business man, big and little, and there is in it, I greatly fear, more than it would be pleasant for you or me to admit. The big business man giving bribes and prospering through criminallty; the average business man neglectful of or indifferent to his civic duties. This is not a pleasant picture; it is not a picture to increase the self-esteem in a group of men like ourselves, gathered, as we are, on this occasion.

WHERE IS THE HOPE OF THE CITIES?

The big business man busy, very busy, with criminal politics; the typical business man so absorbed in selfish interests as to leave no time or thought for the welfare of the State or the Republic.

If this be in truth the status of the business world towards its civic responsibilities, whence is to come the force able to lift our cities from the slough of political despond?

If we cannot look for political redemption at the hands of the business man, neither can we look for it at the hands of the wage-earner, for we have all seen to our sorrow that the intensified conflict between capital and labor has led the mass of wage-earners to stand ready to vote for the traditional "yellow dog," if he shall stand for unionism.

With the big business man a briber and a dealer in corruption; with the typical business man neglectful of civic duties; with the mass of wage-earners led away by social demagogues and political pirates, wherein, I ask, lies the hope of our cities?

The story is told of an old New England deacon who sat in front of his cottage one Sunday evening and noticed a dirty, ragged tramp coming down the road. Presently the tramp spoke and begged for a piece of bread. The old deacon looked at him for a moment and then said:

"My friend, you are very dirty."

"I know it," said the tramp, "but I want a piece of bread."

"It seems to me you need a shave very badly."

"Yes, I know it," said the tramp, "but I want a piece of bread."

"Can you say the Lord's prayer?"

"No, I can't, but I will say anything for a piece of bread."

"My man, just wait a moment."

The old deacon hurried into the cottage and presently emerged with a loaf of bread in one hand and a knife in the other, and holding the loaf to his chest he began to cut slowly a very thin slice.

"Now, repeat after me, 'Our Father, which art in heaven—'

The tramp repeated until he came to the word "which," when he asked:

"Did you say 'Our Father'?"

"Yes; your father, and mine."

"Then we are brothers?"

"Yes?"

"Well, brother, for father's sake, cut that bread thicker and cut it quick."

There is but one remedy for the deplorable political condition in which we find our cities, and that is to realize that there is a brotherhood. there must be a political brotherhood, having but one father, and that father the spirit of good government.

COMBINE AGAINST THE GRAFTER.

The remedy lies in one thing alone—in the union of good men of all ranks, pro-

fessional, commercial and industrial, in a common movement against a common enemy; it lies in combination in the cause of good government against the political pirate and the grafter.

If, as a union man, I think more of my unionism than I do of the Republic; if, as a man of business, I think more of my business than I do of civil liberty; if, as a member of a profession, I think more of my individual comforts than I do of the honor of my country—then there is small hope, either for me or for my country. I am then destined to get the kind of government I deserve, and I deserve the worst.

FORMS OF GOVERNMENT ARE NOT ENOUGH.

Some of us imagine that because we retain the machinery of popular government with its pretentions of an unprecedented civil liberty, its manhood suffrage, its free schools, its separation of church and state, its small standing army, its equality before the law, that in these things there is a perpetual guarantee of these blessings. But who, I ask, can guarantee this? Can you? Can I? Have not the citizens of other and more ancient Republics also enjoyed many political rights and privileges? Where are those Republics to-day? They have become a mere tradition; a mere historical incident, pointed to by the historian as awful examples of the end that must befall all forms of self-government where the citizen is unrighteous or neglectful of his civic duties.

The corrupting example of the big business man; the civic indifference of the typical business and professional man; the political blindness of the wage-earner—these have all played into the hands of the typical political boss, the tool of the rich corruptionist, and the dictator not only of our political conditions, but of our political destinies.

If you have not already done so, let me urge upon you to invest to-morrow in a copy of Mr. Steffens' book to which I have alluded, "The Shame of the Cities." You will find it of absorbing interest; I need not bespeak for it your attention; it will command it. Read in it the story of St. Louis, of Minneapolis, of Chicago, of Pittsburg, of New York, and it will make you blush for the civic sins of the business man of America.

NOT A MERE LOCAL MATTER.

It will make you realize that unless there is a mighty civic awakening, this Republic, in all its magnificence and splendor, is destined to fall and to crumble away, as did the mighty republics of the past.

This people has nothing to fear from foreign enemies. No one nation, no several nations, can hope to overcome eighty milions of free-born people occupying a mighty continent. Nor have they anything to fear from the Communist or the anarchist. The few that occasionally break forth among us with wild utterances are easily silenced.

But we have everything to fear from conditions that can be found in almost every city of this great Republic, as shamefully illustrated in San Francisco as elsewhere. Therein lie political decay and civic death.

Political graft and civil liberty cannot thrive in the same soil; the one will swallow up and destroy the other.

If this Republic is to pass away, its cause will be graft, political graft, that saps and undermines the very foundation upon which this nation rests.

EVERY MAN IS RESPONSIBLE.

We sometimes hear men speak of the Government as if it were a thing apart from ourselves, and there is some danger lest we forget that in this Republic you, and I, and all of us are the Government and that its safety and perpetuity rest not in some invisible, unknowable power, but in your hands and mine.

I know of no better time and of no better place than this time and this place to appeal to my fellow business men to give heed to these civic duties which lie at the foundation of our civic rights; to declare that these civic rights cannot be maintained except through the fulfillment of our civic obligations; to declare that after all our civic rights are infinitely more precious than our gold, or our bonds, our ships or our warehouses.

If our material treasures were threatened we would stand at any sacrifice to protect them. How much more ready should we be in the cause of civic rights unprecedented in the history of mankind; rights, which the wise and the good of all ages have dreamt of, hoped and prayed for; rights, in which are embodied the greatest heritage that we can bequeath to our children; rights which once lost may never be regained!

ORGANIZATION IS NECESSARY.

Nor can we retain these rights by individual action, as I have found by sad experience. The man of moral purpose in politics, however high his courage, can achieve little or nothing single-handed and alone. Experience has taught me that no citizen, nor any handful of citizens, however earnest, however well meaning, can achieve anything more than individual confusion and keen humiliation, by stepping into the breach at the fifty-ninth minute of the eleventh hour.

Repeated attempts have taught me that if decent citizens want to accomplish anything tending to the welfare of good government, they must study the example of the political boss. They must organize; they must program in advance, far in advance, of each political event.

Like the political boss they must make their policy accord with the principle of political action.

SACRIFICES MUST BE MADE.

They must, like the boss, be ready to sacrifice convenience and comfort. They must give nights, and, if need be, days to unremunerative service. They must not wait for ideal conditions, but they must take men and things as they find them. To the axiom of the political pirate, "Eternal vigilance is the price of graft," they must reply in the words of Curran, "Eternal vigilance is the price of liberty," and they must be prepared to pay this price if they hope to retain the blessings of civil freedom.

GRAFT IN SAN FRANCISCO.

San Francisco, in common with most American cities, is notoriously under the domination of graft. What are you, the typical American business men, going to do about it? Will you continue to spend all your days in your counting-houses, and all your evenings by your comfortable firesides while the political grafter plots and schemes the destruction of municipal government, which must finally end in the destruction of this Republic, or are you going to be up and doing?

If you are so lost to a manly sense of civic duty, if the love of greed or the love of ease has so benumbed your sense of civic responsibility that this appeal falls upon deadened ears, then God help you, and God help San Francisco and God help this Republic. If there be not a sufficient measure of political virtue among the business men of San Francisco to deal with the evil conditions immediately about us, as they deserve to be dealt with, then it is only a matter of time when all that is vital to our character as a community will be lost. Then are the seeds of political decay already sown that must in due time insure a crop of political shame, and dishonor, and disgrace.

THEY WOULD DESTROY THE REPUBLIC.

Imagine, my friends, every public office in this city, every public office in this commonwealth, every public office in this nation, filled by a Senator Bunkers, now in jail as a convicted bribe-taker, a Senator French, now awaiting trial for a like offense, a Tax Collector Smith, in State's prison for looting the city treasury! What would be the inevitable result? What would be the ultimate end of this Republic?

Must it not be plain that under those conditions our marvelous political organization would fall apart and crumble away, and become a mere tradition? And yet, my friends, that must be the ultimate, that must be the inevitable result, unless you and I and other decent citizens join hands against the common enemy.

LEADERS ARE READY.

You have leaders among you, high-minded and unselfish men, who see the political wrongs that have been and are being committed in your midst, and who are most willing to do their full share to right these wrongs, and to fight the battle of good government. Give them your support. Hold up their hands; lend them every aid at your command. Give to them of your time, your thought, your energies, and, if need be, of your means.

Organize, programme, go to the political caucus; go to the political primary, organized and in sufficient numbers to take possession of the political machinery. Do all the things and do them honorably in the interest of good government, that the political pirate does dishonorably in the interest of bad government; and thus show the American people that at least the business men of San Francisco are not purely calculating animals.

Show the world that you have civic pride and sentiments of patriotism that rise above the love of gain; that you have convictions and the courage to live up to them; that you have high ideals, and strive to attain them; that you are alive to the duties of American citizenship, and do not shirk them; and that one of your purposes in life is to make your city, your beautiful city, blest as it is in so many ways, stand out as an object lesson of civic righteousness and honest municipal government; stand out as a city government of the people, for the people, and by the people, in place of remaining a municipal government of the grafters, for the grafters and by the grafters.

(*Continued on Page 7.*)

BOARD OF DIRECTORS HAS THREE NEW MEMBERS.

Messrs. Bush, Dow and Upham Succeed Messrs. Hale, Vail and McNicoll on the Merchants' Association Directorate.

Three new directors of the Merchants' Association have been elected to fill the vacancies made by the retirement of Messrs. Hale, McNicoll and Vail. They are: Mr. David Bush, of David Bush & Son; Mr. George A. Dow, of the George E. Dow Pumping Engine Works, and Mr. I. O. Upham, of Payot, Upham & Co. They were elected at the annual meeting of the Association, held on May 18, and took their places on the Board for the first time at the meeting held on Friday, May 26.

Directors F. J. Koster and Fairfax H. Wheelan were re-elected.

The Board tendered a vote of thanks to the retiring members for their long and faithful service and their disinterested efforts in behalf of the Association and the public. All of them have been devoted unselfishly to the Association's interests and they retire through a feeling that the honor should be extended to others. One of them has missed less than half a dozen Board meetings in five years. Another, whose house has been continuously represented for seven years, has given from three to six of the busiest hours of the day every week to Association work. Another, whose store is one of the busiest places on Market street, and who keeps close account of his time, estimates that during his period of service on the Board he has given to it the equivalent of fifty entire working days. They all retire with the deep regret of their colleagues.

JAMES H. BARRY PLEADS FOR UNION OF ALL CLASSES.

Consult the Whole People, He Says, and There will be no Failure of Public Interest in the Primaries.

JAMES H. BARRY, EDITOR OF THE S. F. "STAR"

Frown down any attempt, no matter by whom made, to divide the people against themselves. Corrupt government is bad, but class government is worse, because, besides being corrupt, it is always intolerant and a menace to the peace and welfare of the community. —James H. Barry.

(*Continued from Page 6.*)

Mr. Symmes presented Mr. James H. Barry to the guests at the annual dinner, saying:

We all have perfect confidence that in this or any other community, no matter how unfortunate may be its government, there are more good people than bad, more honest than dishonest. It should be the purpose of any good government movement to unite the honest voters and induce them to vote together, for they are always in the majority.

We deplore the disposition on the part of some of our citizens to array class against class. We know that virtue, honesty and patriotism are not collected in any one class; that they pervade them all.

The next speaker, Mr. James Barry (applause), one of the members of our Association, who has stood so strongly for the interests of the class of working men, is particularly welcome to us tonight, to speak upon this subject. I have great pleasure in presenting to you Mr. Barry.

The editor of the *Star* was received with the heartiest greetings from the whole assemblage. He said:

Mr. Toastmaster and Gentlemen:

I am glad to join with you this evening in considering the importance of the primary, to which the vast majority of the people have unfortunately given so little thought.

Although not quite old enough to be Oslerized, I can look back, without pleasure or pride, to the time when an honest man was not only ostracized politically for attending a primary and demanding fair play, but when he also ran a very good chance of being the principal feature in a funeral procession.

Then there was practically no law but the law of the lawless to govern primary elections. The County Committees of both the Republican and Democratic parties would arrange for the primaries to suit themselves, and the County Committees were the personal property of the respective bosses.

The elections for delegates were held at different times, so that the same "heelers" would vote, and vote as often as might be necessary, for delegates to both the Republican and Democratic Conventions.

WHEN STUFFING PAID

The illegal voter could not be punished in a court of justice or in any other way. On the contrary, he was always rewarded with fat office, and the fellow who did the most illegal voting got the fattest job.

A **bona fide** voter would walk up to cast his ballot for an opposition ticket, and would either find that his name had already been voted, or he would be challenged as an imposter and fraud amid peals of laughter and cries of "throw him out."

Sometimes—when the "b'hoys" had gotten too much fire-water, with which they were always liberally regaled—he would actually be thrown out and then arrested for disturbing the peace. Whoever protested against the outrage would suffer a like fate. I know, because I was more than once the victim of my zeal for an honest vote and a fair count.

Wives pleaded with their husbands, and mothers with their sons, not to go to that "horrid primary," fearing to have them brought home bleeding, mangled or dead.

VICARIOUS PATRIOTISM

I recollect I was not married at that time, and I met a gentleman as I came here this evening, who revealed to me a secret. We were then full of the ardor of youth, and we both loved the same girl. He used to induce me to do my duty and go to the primary. He told me tonight that he did so because he thought I would be killed.

On one occasion, there was a bitter contest in my district and it was thought the decent element could be brought out and would stand a chance to win. On election night, many were present in the hall prepared to vote, but were prevented from doing so by the hired ruffians sent there for that purpose.

I distinctly remember one fellow — a boy of about nineteen, with crime stamped all over his dirty face—going up to the ballot box to deposit his vote. The name he gave was that of an old and well-known resident.

AN ADOPTED CHILD

"Hold on there," indignantly shouted a man about the age of (and who looked not unlike) Governor Pardee, "You have no right to vote that name."

"De hell I ain't got no right to vote dat name!"

"No, sir; that's my father's name, and **you're** not my father."

"De hell I ain't your farder!"

"He is a wise child who knows his own father," apparently thought the judge of election, for amid uproarious applause, he disregarded the protest and allowed the young plug-ugly to vote. The child was father to the man.

All this is "ancient history," but it may serve to "point a moral or adorn a tale." Peace-loving men, under the conditions to which I have referred, could not be blamed for not going to the primaries, but now every citizen is guaranteed. and will receive, protection under the law. Therefore, the citizen who fails to take an interest—actively, not passively—in the primaries, does not realize their importance, is indifferent as to what kind of government we have, or mistakenly thinks that his individual effort won't count for much, anyhow, one way or the other.

INDIVIDUAL EFFORT NEEDED

I do not agree with my friend, Mr. Weinstock, about individual effort.

The work of the individual is always necessary for the collective good. One determined man stood sentinel at the primary election last August—I refer to Fairfax Wheelan (applause) with the result that one fraudulent voter is in the penitentiary, another is in jail, others are awaiting trial, and all the rascals are on the run. Let us trust that they will keep on running until they reach that beautiful retreat in Honduras whereto we thought Smith had gone. Then may we say of them:

"True patriots all; for be it understood,
They left their country for their country's good."

CHARTER LEAVES NO EXCUSE

The charter of this city wisely provides that municipal elections shall not be held at the same time as State and National elections. The object undoubtedly was to awaken public interest in matters purely municipal, and to take partisan politics, as far as possible, out of our municipal elections.

With this excellent provision in the charter, it was hoped that a primary law that would enable honest voters to express their will and to be counted would insure independent conventions and untrammeled nominees, overthrow boss rule, and always place the affairs of the city in the best and most competent hands. That this has not been the case, we may regret, but who is to blame?

Our city's welfare should be "our first concern, and who promotes that best, best proves his duty." The political bosses have prostituted our primary elections to the basest uses. Their first aim is the control of the "machine;" their last is the welfare of San Francisco.

If the people want good govenment, they must give more attention to the primaries, where all the mischief in politics originates. It is not enough to vote for delegates; they should also select the delegates for whom they vote.

Conventions of honest, representative men cannot be obtained in any other way, and without such conventions it doesn't matter much how you vote on election day. Whichever side may win, the people will lose. Jobbery and robbery will hold

high carnival, and the ballot fail to be
"A weapon that comes down as still
As snowflakes fall upon the sod;
But executes the freeman's will
As lightning does the will of God."

MAJORITY HAS NEGLECTED ITS DUTY

Only a small percentage of the voters of San Francisco participated in the last primary. The rest were too busy with their business or personal affairs, and didn't have time to meddle with politics, with the result that one man practically controlled two conventions and, with one exception, betrayed the nominees of both. I have long noticed that the very men who complain most when things go wrong, claim to be the best citizens, but they are the worst. I have scant respect for the man who is ever prating of good government, but never doing anything to bring it about.

PRAYER DOES NOT AVAIL

President Garfield once said, before a religious convention: "If there is a primary election and a prayer meeting at the same time, attend the primary; it is more important." That was before a religious convention. The lesson he intended to teach was that there is no efficacy in prayer when it comes to politics; that there is no such thing as a "political pull" in heaven.

If, on primary day, while the bosses are all activity, you say, "Now I lay me down to sleep, I pray the Lord my soul to keep," you will wake up to find out that the devil has gotten in his deadly work. He succeeds at the primaries and controls the nominating conventions only because the great mass of voters fail in their duty.

"The failure to participate in the primaries is the cause of misrepresentation in the conventions," says Mayor Tom Johnson of Cleveland. I agree with him. It is too late to talk about unwise declarations and nominations when a convention is in session or after it has adjourned. The business will have been done.

"All this is true," you say, "but how can public interest be awakened in the primaries?" I answer: "By awakening the public conscience; by getting close to the people—the whole people, not any class of the people; by letting the free and uncorrupted voice of the people be heard, both as to men and measures." (Applause.)

POLITICS FOR THE WHOLE PEOPLE

A set of men cannot meet in star-chamber, and be the only "Sir Oracle," to tell the masses what they need and who they must have to carry out their needs. That is not government by consent of the governed, and the masses will have none of it. Take them into your confidence, and give them assurance that it is not alone the good government you want, but also the good government they want, that you are striving for, and you will be surprised at the result. They will turn out to help you achieve your object; and, believe me, it will be achieved. Your reliance and hope must ever be in the "plain people," of whom Lincoln said: "God must have loved them pretty well, or He would not have made so many of them." They constitute the vast majority of the voters—embracing employers as well as employed—and without their help and sympathy the cause of good government is hopeless.

They should be most concerned in good government. If they would but do their duty at the primaries, they would be the prime factor in the making of the platforms of the respective parties and in the nomination of the candidates for the several offices.

ASHAMED OF THE CITY'S SHAME

Because I am of the plain people—because I want them to do their duty—because I love the city where I have lived since infancy—because I have gloried in her splendid progress—because I am ashamed of her shame to-day, with an administration of graft, for graft, by grafters—I accepted the invitation to speak at this good government meeting to-night. I belong to no class—I will recognize no class in exercising my rights, in performing my duty, as a citizen. I reprobate and execrate all who aim to array one class against another, as enemies of the commonweal.

Mr. Weinstock said much which I know to be a gross exaggeration—that about the yellow dog and the wageworkers; that if he is a union man they will vote for him. I have not been what is understood as a wage-worker for more than 20 years. I have employed and now employ a large number of wage-workers. In the broad acceptation of the term, I deem myself a wage-worker. I employ the men to do the work which you employ me to do. In the last analysis we are all wage-workers. The great trouble is that if you array class against class; put up one man, and say, "This is our man; this is our dog," the unions will put up another man, and say: "This is our man; this is our dog." And each side will vote for its own man—its own dog.

CLASS MUST BE ELIMINATED

Washington warned his countrymen to avoid entangling alliances with any portion of the foreign world. Not less important is it for the forces earnestly at work for good government in this city today to avoid entangling alliances with any organization foreign to the spirit of our American institutions, whose object is to light the fires or fan the flames of class hatred. In the bitterness of a class contest, the cause of good government is always ignored or forgotten. The single aim of the opposing armies is to win, no matter how nor with whom; and while they
"Mingle in selfish strife, lo, Freedom weeps,
Wrong rules the land and waiting Justice sleeps."

I have taken the liberty to say this much because of the rumors that have gone abroad and have been industriously circulated by the enemy to alienate a large proportion of the voters who otherwise would be in sympathy with this movement for better things.

"When bad men conspire, honest men should combine." Only by a combination of all the honest voters—workingmen, business men and professional men,—can the conspirators now ruling San Francisco be overthrown.

THE PEOPLE MUST BE UNITED

Therefore, we want no class fight this year, as we have had during the last two campaigns. Frown down any attempt, no matter by whom made, to divide the people against themselves, that one set of rascals may keep in office or another set of rascals get into office.

The Fathers of this Great Republic of the West—the land where the liberty bell first pealed its clarion notes and awakened suffering humanity to a sense of its wrongs—never dreamed that the time would come when, under a government whose foundation principle is "equal rights for all, special privileges for none," men would be fighting for government of a class, for a class and by a class, instead of for government of the people, for the people and by the people.

Corrupt government is bad, but class government is worse, because, besides being corrupt, it is always intolerant and a menace to the peace and welfare of the community.

THE ONE THING NECESSARY

Unite! Men of every political belief, and in every honest walk of life, UNITE! Unite to "ring out the old, ring in the new; ring out the false, ring in the true!" Unite for a cleansing of the City Hall, from basement to dome! Unite for the common good, and pledge yourselves to give battle to the enemy, with the ballot as your bullets and the primaries the battlefield! Unite, for men whose loins are strong enough and shoulders broad enough to bear the load of principles—

Men whom the lust for office does not kill;
Men whom the spoils of office cannot buy;
Men who possess opinions and a will;
Men who have honor; men who will not lie.

With such men, unite upon a platform with meaning—not one of "words, words, words, signifying nothing," but one with soul in every part; one that not only "rings true" for good government, but gives promise and hope to the people that their will, as expressed by the majority, shall be fulfilled, with regard for the rights of all and injustice to none. Then will this good government movement be triumphant, and the next election mark the dawning of a new era for regenerated San Francisco.

"Aid the dawning, tongue and pen;
Aid it, hopes of honest men;
Aid it, paper; aid it, type;
Aid it, for the hour is ripe;
And our earnest must not slacken into play;
Men of thought and men of action, clear the way!"
(Applause.)

REV. RADER HAS HOPES OF BETTER THINGS FOR CITIES.

American Municipal Government Has Been Very Corrupt, But General Recognition of it May Bring a Change.

At the conclusion of Mr. Barry's oration, Mr. Symmes said:

It was our purpose this evening not to tire you by too many or too long speeches, but we have with us one who seldom is one of our guests, and I have asked him if he will speak a few words to us on this occasion—Rev. Dr. Rader.

Dr. Rader spoke as follows:

Mr. Toastmaster and gentlemen: It seems a bit of presumption, I am sure, on my part, to attempt, after these eloquent addresses, to add another word to this subject, and yet you will pardon me for saying that, judging from the prayers and theological philosophy of the addresses to which we have listened, I could not escape the conviction that I was in a ministers' meeting. It reminded me of the story told of Sydney Smith. He found himself in a mirrored room. He looked around, saw a number of gentlemen, and said: "Ah! A meeting of the clergy, I perceive."

I congratulate these gentlemen for the devout and divine things they have said; I congratulate you, too, because of the significance of the business man in active civic affairs. Once the scholar occupied the pedestal; once the minister occupied the pedestal in this country. Now it is the business man who holds the throne of power in national and municipal affairs, and I take it as a significant sign of the times that this has come to pass.

MUNICIPAL DEMOCRACY.

This meeting this evening is an appeal to the people, and the subject under discussion is the subject of democracy, not national democracy, but municipal democracy.

For we must never forget, gentlemen, that we are the people, and that we are the government.

Monarchy is government of one; aristocracy is government of a few, oligarchy is government of the rich, and democracy is government of the many, not necessarily of the all.

We have just as good government in San Francisco as we deserve. Our public officials are our public servants. The people have registered their convictions at the ballot box, and we have the results, whether good or evil.

The most important political principle that can be preached at the present hour is this: Every man is the government; the people of the United States are the government of the United States.

CITY GOVERNMENT A FAILURE.

Democracy in this country, so far as it is represented in national affairs, has been eminently satisfactory; in the adoption of a fiscal policy, in our affairs with other nations, in the estab-

lishment of a national system of education, we have been eminently successful.

Not so in municipal affairs. There is not a well-governed city, as is well known, in the United States. Compared with the cities of the Old World, we must blush for shame. Not since the American Revolution has the City of Philadelphia waked up, till recently it perceived that it was being sold, bag and baggage, by the grafters. Minneapolis, St. Louis, Chicago and San Francisco are all now awakening to the fact that the American city is an opportunity for public burglary; and all over the republic there is agitation and organization, and it looks as if something would happen.

Our public officials are our public servants. The most important political principle that can be preached at the present hour is this: Every man is the government; the people of the United States are the government of the United States.—Rev. William Rader.

REV. WILILAM RADER.

A PROPHECY.

It reminds me of the story of a friend who was out at a party the other evening, where this conundrum was propounded: Why is a tin can tied to a dog's tail like death? And the answer was: Because it is bound to occur. He went home and told it to his wife, but she could not guess it, and she asked him the answer, and he said: "Because it is sure to happen." I think this is a prophecy of the fact that something is going to happen.

There are some things that we ought to remember very seriously this evening. The last speaker has indicated one of those things: that is, the necessity of union.

We are suffering in San Francisco, as we are all over the country, from class distinction. I trust that in the coming election the man who belongs to a labor union and the man who represents the capitalist class will unite their common interests at the ballot box.

It seems to me that we need more and more to understand that the political interests of the two classes are one.

BALLOTS BETTER THAN BANQUETS.

Another thing we must remember: that ballots are even more effective than banquets. Not in public speeches, not in eloquent addresses, not in newspaper editorials, not in magazine articles, not in theories expressing high ideals, do we find victory; but in the kind of personal work and sacrifice that has been so nobly illustrated by our fellow citizen, Fairfax Wheelan, do we find the elements of success.

There are some things for which we ought to be thankful. We ought to be thankful for public opinion. If you dig deep enough in the streets of San Francisco, you will strike Plymouth Rock. The conscience of San Francisco may be asleep, but it is a mistake to suppose it is entirely dead. This city has been the battle ground, through half a century, of the great ideals for which magnificent cities have contested with their enemies, and therefore is it strong and splendid for what is municipally right; and this audience this evening represents a large constituency which stands for an influential public opinion; and back of all parties, and back of all ballots there must be a declared opinion of the public.

GRAND JURY A SHEET ANCHOR.

Second, we ought to be thankful for our Grand Jury. This city has been like a great Atlantic or Pacific liner, swinging on the waves, in recent months; and every thoughtful citizen has recognized the force and the virtue and the sincerity of the sheet anchor represented in the Foreman of the Grand Jury, that has held her and will continue to hold her. (Applause.)

Our State and National servants, and the things for which they stand, are another thing we ought to be thankful for. I have not heard for many years a sounder or more ringing political speech than fell from the lips of our distinguished Governor to-night. (Applause.) We ought to be thankful for that man who went into the City of Chicago a few days ago and who told the people of a city whose streets were filled with mobs, that back of the municipality of Chicago was the State, and back of the State was the Republic. That is the kind of man, and these are some of the things, for which we ought to be thankful.

REDEMPTION IS IN SIGHT.

I do not know very much about politics; I am a minister, and ministers are supposed to be politely and ecclesiastically ignorant of these things. Yet, if I read the signs of the times aright in this city and all over the nation, we are going to redeem Chicago, Philadelphia, St. Louis and San Francisco, and we can only do it by using our intelligence and our courage and our manhood at the primary; by taking a business interest in things.

We have a habit in this country of training men for everything except running cities. You business men require trained men to run your elevators, to run your offices, and to do the things that ought to be done in your great houses. Not so in politics. We have untrained men, and have always had untrained men at the head of our municipal affairs, all over this great Republic. Let us, therefore, summon our energies and apply the wisdom of that quotation of Mr. Barry:

"A weapon that comes down as still
As snowflakes fall upon the sod,
But executes the freeman's will,
As lightning does the will of God."

Mr. Rader was applauded to the echo. President Symmes then closed the meeting with these few but earnest words:

Gentlemen, as we go forth to our homes to-night, I trust that you will all be encouraged by the force of these sentiments and by the stirring words which we have heard upon this subject; and let us go determined to do our duty as good citizens to the City of San Francisco, and to the Republic.

FIGHTING TO DEFEND THE ANTI-TRADING-STAMP LAW.

The constitutionality of the Anti-Trading Stamp Law is being defended in the Supreme Court by a powerful legal force. An executive committee consisting of representatives from the Retail Cigar and Tobacco Merchants' Association, the Associated Retail Dry Goods Merchants, the Retail Grocers' Association of San Francisco, the State Grocers' Association, and the Merchants' Association, has raised funds and employed as counsel Attorneys Charles A. Son, Allen G. Wright and John Garber. On May 29 these gentlemen submitted briefs in three habeas corpus cases before the Supreme Court of California, which will probably settle for all time the validity of the act.

THIRD CONVICTION FOR AUGUST PRIMARY FRAUDS.

The third conviction in the election fraud cases was obtained on June 2. Joseph Rebstock, who, as an officer of election, had refused to swear challenged voters at the August primary, was found guilty as charged, and will probably follow his colleagues, Wyman and Steffens, to State's prison.

John A. Hosmer and Wright & Wright, representing the Merchants' Association, assisted District Attorney Byington. Rebstock was defended by Police Commissioner O'Grady and Attorney Newburgh.

The record of convictions is unbroken, to date.

Director C. S. Benedict delighted his fellow members of the Board of Directors by attending the meeting on May 26th.

It was Mr. Benedict's first appearance at a Board meeting since his long absence after the unhappy accident last November that caused the death of his wife from gas asphyxiation, and nearly cost his own life. Since that time he has been touring the Pacific for his health, and has visited Hawaii and Japan. He returns greatly benefited by the fresh ocean breezes and ready to resume his work.

A YEAR'S WORK IN SAN FRANCISCO'S DEFENSE.

Annual Report of the Board of Directors Shows the Suits Instituted and Legislation Obtained by the Merchants' Association to Secure the City Against Crafters and Ballot-box Stuffers.

To the Members of the Merchants' Association,

Gentlemen: Your Board of Directors respectfully submits for your consideration the following report covering the principal lines of activity of the Association during the past year.

MEETINGS.

There have been forty-six meetings of the Board of Directors and thirty-seven meetings of the various committees.

MEMBERSHIP.

The membership of the Association has now passed the fourteen hundred mark. One hundred and eighty-six new members were elected during the year and the roll now contains 1408 names. This increase, taken as an evidence of the continued interest of the public and as its expression of approval of the work of the Association, cannot but be very gratifying.

ACCOUNTS OF THE ASSOCIATION.

The books and accounts of the Association were audited as usual by an expert accountant and reported correct. The Treasurer's report shows the receipts and disbursements during the year.

SUITS TO PROTECT CIVIL SERVICE AND THE PURITY OF THE BALLOT.

One of the most important steps ever taken by the Association was begun during the past year, when it invoked the aid of the law to protect Civil Service and the purity of the ballot. Open and persistent attacks on the Civil Service provisions of the Charter last year threatened the very existence of this bulwark of good government and the Board deemed it necessary to institute legal proceedings and enjoin the payment of the salaries of those employees illegally appointed.

At the primary election held last August, fraudulent voting was committed in an open and most high-handed manner. One of our Board having fortunately witnessed several cases, the Directors deemed it advisable to institute criminal proceedings against the guilty parties. Conviction resulted. One of the parties is now in the penitentiary and the other in the County Jail.

While the expense to the Association for assisting the District Attorney in prosecuting these suits has been very large, the results attained have been most gratifying, and the action of the Association has been heartily and widely commended.

Altogether, the Association has participated in ten suits during the year. These are enumerated below with the results secured thus far in each case.

CIVIL SERVICE CASES.

Quinn vs. Baehr:

In this suit the payment of the salary demands of the Deputy Health Officer and four inspecting physicians were sought to be enjoined on the grounds that the appointment had been made in violation of the Civil Service provisions of the Charter. The injunction is still in force, the legal merits of the case having been argued before Judge Sloss and submitted to him for decision last November.

Symmes vs. Baehr:

There are two suits under this title. In the first, the payment of the salaries of seven Deputy Registrars, and in the second the payment of the salaries of eight Deputy Registrars were sought to be enjoined, because these deputies were appointed in violation of the Civil Service provisions of the Charter. The legal merits of these two cases were argued before Judge Sloss and his decision was in favor of the contentions of the Association. Decision was rendered last August. The case is still pending, awaiting a trial on the questions of fact. But as these questions of fact are all matters of public record, they are easily susceptible of proof, so that this case may be considered practically won. Payment of the salaries, meanwhile, is enjoined.

Symmes vs. McDougald:

This action was brought to enjoin the payment of the salaries of the Superintendent, Assistant Superintendent and seventeen warehousemen appointed by the Board of Election Commissioners to care for election booths, in violation of Civil Service. The legal merits of this case were argued before Judge Sloss last October, and a decision is still awaited. The payment of the salaries, meanwhile, is withheld.

McQuaide vs. Baehr:

This was an action brought by Mr. McQuaide to compel the Auditor to audit his salary demands. Mr. McQuaide was appointed by the Board of Health as Assistant Warden of the City and County Hospital in violation of Civil Service. The Association assisted the Auditor in defending the action, and Judge Hebbard decided in favor of the defense. An appeal to the Supreme Court is threatened in this case, but has not yet been taken. The time of appeal in this case will expire to-day.

Shaw vs. Baehr:

After the two cases of Symmes vs. Baehr above referred to were instituted, the Auditor refused to audit the salary demands of any Deputy Registrars appointed by the Election Commissioners, in violation of Civil Service. All of these Deputies so appointed have come together and assigned their claims for salaries to Shaw, and he has brought suit against the Auditor to compel him to audit these salary demands. The Association is assisting the Auditor in making a defense of this suit. The facts of the case are agreed to between the parties, and the matter is about to be submitted to Judge Seawell for decision. The same questions of law are involved as were involved in the two cases of Symmes vs. Baehr, and the probabilities are that Judge Seawell will rule in favor of the Auditor and follow Judge Sloss' decision.

ELECTION FRAUD CASES.

People vs. Wyman:

Charles Wyman was accused of voting fraudulently at the primary election August 9th, 1904, and the Association assisted in the prosecution both before Judge Cabaniss in the Police Court and before Judge Lawlor in the Superior Court, a conviction resulting.

Applications for writs of habeas corpus were made to the United States District Court and to the Superior Court presided over by Judge Sloss. The Association assisted in the argument on these applications and both courts denied the applications for writs.

People vs. Steffens:

Adolph Steffens was indicted by the Grand Jury for fraudulent voting, and the Association assisted in his prosecution before Judge Lawlor in the Superior Court, a conviction resulting.

Rebstock vs. Superior Court:

Rebstock was indicted by the Grand Jury for violation of the election laws and applied to the Supreme Court for a writ of prohibition to prevent Judge Lawlor from proceeding with his trial in the Superior Court. The Association assisted in the argument in the Supreme Court which denied the prohibition sought for.

Roberts vs. Superior Court:

The Grand Jury filed an accusation against the Election Commissioners seeking their removal from office. The proceedings originally instituted were held defective and a new accusation was filed. Between the filing of the first and second accusations, the Mayor of San Francisco held an investigation and decided that the Election Commissioners were not guilty of the acts charged against them by the Grand Jury. Mr. Roberts, one of the Election Commissioners, thereupon petitioned the Supreme Court for a writ of prohibition to stop Judge Lawlor from proceeding with the trial of the Election Commissioners in the Superior Court. It was argued that the power to remove the Election Commissioners was vested exclusively in the Mayor and that, therefore, the Superior Court could not try an accusation where, upon conviction, the judgment would be removal from office. The Association, on behalf of Judge Lawlor, and the Superior Court, filed a brief in the Supreme Court in opposition to this application for prohibition. The matter is still pending in the Supreme Court, and a decision is expected soon.

FLOWER VENDORS' CASE.

Shibeley vs. Schmitz:

As has been said, the Association drafted the City Ordinance providing for free flower markets, and the Supervisors passed the ordinance suggested by the Association. The ordinance provided for the issuance of permits to flower vendors by the Board of Public Works. Shibeley thereupon representing certain retail florists, brought an injunction suit against the Board of Public Works to restrain that Board from issuing such permits. The Association assisted the Board in the defense of this action, and a judgment was rendered by Judge Sloss in favor of the Board of Public Works, and the injunction was thereupon dissolved. The Board of Public Works was thus left free to issue permits as provided for by the ordinance.

MORE SAFETY STATIONS.

The construction by the Merchants' Association of the Isle of Safety on Market street, near Lotta's Fountain, has resulted in the erection of two similar stations—one at Market and Ellis streets, built by the property owners and tenants in that neighborhood, and the other, at Powell and Market streets, erected by the city. Each of these stations is at a congested point of travel and adds greatly to the comfort and safety of the thousands that use it daily. Another station is needed at Market and Montgomery streets, and the Association trusts that the city will construct one there in the near future.

ANOTHER PUBLIC CONVENIENCE STATION.

It is encouraging to be able to announce that the Association's expenditure of over five thousand dollars in constructing for the city an underground public convenience station, has proved to be of use to over two thousand persons daily. It is still more encouraging to note that the example set by the Merchants' Association has inspired Captain James McDonald to construct a similar underground convenience station at Washington Square. This station, while modeled after the one at Union Square, will be much larger, and, in some respects, finer. It will cost about $14,000, and when completed, will be presented to the city. The Supervisors last year made an appropriation for a similar station south of Market street, but this item was vetoed by the Mayor, on the ground that it was more likely to be a nuisance than a public benefit. The one at Union Square is situated in the midst of the best retail district of our city, and no one has ever complained of it as a nuisance. On the contrary, it has been highly approved. We trust the Supervisors will make, in this year's appropriation, provision for one south of Market street, and that the Mayor will not veto the appropriation.

FREE FLOWER MARKETS.

The free flower markets at the corner of Kearny and Market streets, were threatened during the year, on the ground that there was no authority for such markets. The display of flowers on the public streets is one of San Francisco's special attractions, and is favorably commented upon by all visitors. To prevent the loss of this pleasant feature of our city, the Association prepared and, with the assistance of other organizations in the city, had passed an ordinance providing for free flower markets at several prominent points in the city.

SIDEWALK ELEVATORS.

In order to provide for the use of sidewalk elevators properly safeguarded for pedestrians and operators, the Association drafted, at the request of the Board of Supervisors, a general ordinance to take the place of the varying and various regulations heretofore in existence. This ordinance was passed by the Supervisors and is giving general satisfaction.

SAN FRANCISCO'S EXHIBIT AT ST. LOUIS.

The Association contributed liberally to the sup-

GOOD SERVICE TO THE MERCANTILE COMMUNITY.

(*Report of Directors Continued from Page 10.*)

port of the exhibit made by San Francisco at the World's Fair in St. Louis. The exhibit, which was made by the commercial organizations jointly was a great success and will undoubtedly result to the benefit of San Francisco and California in general.

INSPECTOR FOR BOND IMPROVEMENTS.

In pursuance of its promise to the citizens that if the bonds for improvements were carried the Association would endeavor, so far as possible, to see that the work was well done and the money honestly expended, we have engaged the services of a competent civil engineer as Inspector for the Association. He will begin work as soon as the first piece of construction under the bond issue commences.

REMOVAL OF ASSOCIATION'S OFFICES.

On December 1st, 1904, the offices of the Association were moved to the new Merchants' Exchange Building, where commodious rooms are provided for the Association's work, and for the holding of special or general meetings by members.

TRADING STAMPS.

At the urgent request of a large majority of our members and a number of outside organizations, the Association undertook to prevent the use of trading stamps in this city. A subscription was raised and canvassers were employed to secure agreements from retail merchants not to use the trading stamps after a fixed date. This plan of campaign has proved successful in other cities. Almost two thousand firms had signed the agreement when it was thought that a successful way had been found to legislate against their use. Accordingly, a bill was prepared by this and other associations, acting jointly and was passed by the Legislature. The law will, no doubt, be fought by the trading stamp companies, but an organization has been formed to defend the law and its validity.

PNEUMATIC TUBE SERVICE.

The Association joined the other commercial organizations in an endeavor to secure for San Francisco a pneumatic tube service for mail delivery. Favorable action by the Postoffice Department is expected.

RECONSTRUCTION OF THE SUTTER STREET RAILROAD.

The Directors believe that this question should be treated in connection with the broad consideration of the entire street traffic system of the city, and they are continuing their investigation in order to determine what, in their judgment, will be the best possible system for San Francisco's present and future needs.

NEW LAWS SECURED BY THE ASSOCIATION.

The Merchants' Association had introduced at Sacramento twelve legislative measures which recent experience in San Francisco had shown to be necessary to good government and clean jury trials, and, as a result to a larger extent than has heretofore been possible, the ballot-box in San Francisco will be safe-guarded from stuffers of any political complexion.

Senate Bill No. 363 extended the provisions of the Purity of Elections Law to primary elections. The extension affected only the provisions of the Purity of Elections Law which defined crimes against the elective franchise, and did not refer to provisions requiring candidates to file sworn statements at their expenses. The object was to have a definite statute providing punishment for fraud against the franchise at primaries.

STRIPPING FELONS OF IMMUNITY.

Senate Bill No. 364 amended the old law whereby witnesses in election fraud cases were not subject to prosecution for offenses testified to by them. It modified this statute by providing that exemption from prosecution should attach in favor only of witnesses who testified under compulsion, and not of a witness who volunteered his statement under oath. The object was to retain to the authorities the means given by the old law for forcing the truth in election fraud cases, but, at the same time, to prevent a witness by his voluntary testimony from thereby shielding himself from prosecution.

Assembly Bill No. 706 provided that primary precinct election officers should possess the same qualifications as precinct election officers at the general elections. It provided also that it is the specific duty of the Inspector when requested to tender the oath as to party allegiance of a person challenged at a primary.

The purpose of Assembly Bill No. 916 was to prevent one man from fraudulently voting another's name at a primary election. It provided that before a voter is given a ballot at a primary, his signature on the roster of voters must be compared with his signature of registration on the affidavit of registration.

Assembly Bill No. 917 provided that at a general election the signature of a voter on the roster of voters must be compared with his signature on the affidavit of registration before he is given a ballot. It serves the same general purpose at general elections as Assembly Bill No. 916 at primary elections.

The old law made no provision for the custody of the roster of voters which might have been destroyed at the conclusion of an election thus doing away with the most perfect evidence of fraud in case ballot-box stuffing had been committed. Assembly Bill No. 915 provided that the roster must be returned to the Registrar of Voters or the County Clerk, as the case may be, and kept in his office for a year, subject to the inspection of any citizen.

EXEMPTI N FROM TOO MUCH JURY DUTY.

The Association has good cause to be pleased over the fact that its efforts to secure the passage of these measures so important to the preservation of the purity of the ballot, were successful in each instance, and the State at large is to be congratulated that its Legislature and Governor were found so ready and willing to act in the interests of right and good citizenship. The Association endeavored to reform the law regulating service of the citizens on juries in such a manner as to eliminate professional jurors and supply in their places citizens of a higher character. The first bill provided for a shorter term of service on juries, limiting it to twelve days on a trial jury and thirty days on the panel, as in New York. Many business men would be more willing to serve on juries if they could be secured against the present unjust long term. This bill passed the Legislature but did not receive the signature of the Governor.

The second bill disqualified a juror from further service for a year. This is designed to put the professional juror out of business. This bill was passed by the Legislature and signed by the Governor, but, as the other bill did not become a law, this second bill is not effective.

$500 DONATION TO THE ASSOCIATION.

The Board of Directors desire to express their deep appreciation of the gift of five hundred dollars given by an anonymous donor. The money was presented by a generous citizen directly to President Symmes, with a request that the name of the giver be withheld. The citizen had taken this action as an expression of his keen sympathy with the work that the Association is accomplishing for the public good. He is not a member of the Association, but his donation is given as a proof that he realizes that the efforts of the Merchants' Association of San Francisco have ever been for the best interests of all the citizens of the metropolis. The Board of Directors have no hesitation in saying that it is this practical appreciation of their efforts that make the gift doubly acceptable. The varied and important work that the present and future welfare of our city demands, the large and intricate problems that are to be met and solved if our city is to retain its rank among its sister cities of the Union, will make heavy drafts upon the treasury of the Association, and, as the only source of revenue is from the monthly dues, the wish is devoutly expressed that the good citizens of San Francisco may find it wise to follow the example set them by this generous and public-spirited citizen.

TUBERCULOSIS SANATORIUM.

Recognizing the important progress that has been made in the successful treatment of this greatest scourge of this age and civilization, and desiring to secure for the citizens of our State the same aids and advantages that other States of the Union have bestowed upon their people, and, above all, having a sincere desire to help those unfortunate afflicted ones who, through want of means, are denied the opportunity of cure and are compelled by an adverse fate to remain chained to their daily toil, while they pay the forfeit of their lives by inches, the Association encouraged those who had the presentation of a bill for a State tuberculosis sanatorium in charge and used every effort to secure its passage through the Legislature. A mountain of effort was at last rewarded by success. The Legislature of California enacted a measure that placed our State well to the front in the beneficent and meritorious work, and we regret most sincerely to be obliged to state that the Governor failed to sign the bill within the time allotted by law.

DOWNTOWN POSTOFFICE STATION.

The Association has co-operated with the other commercial organizations in efforts to provide a suitable Postoffice sub-station in the down-town district when the Ferry Postoffice is removed to the new Postoffice building at Seventh and Mission streets.

REMOVAL OF OVERHEAD WIRES.

Renewed efforts have been made to secure the early removal of overhead wires in the business districts. The Association recommended that an ordinance be passed requiring the removal of all overhead district telegraph and messenger wires in the underground district, and such an ordinance has been enacted.

STREET-NAME SIGNS.

The lack of a sufficient number of street signs, prompted the Board to petition the Supervisors to provide an appropriation in the next tax levy sufficient to equip properly all street intersections with suitable signs.

ANNUAL DINNER.

The Annual Dinner held last November, was the most successful occasion of its kind ever given by the Association. The subject, "The Citizen's Duty at the Polls" caused such a large demand for seats from the members that it was found necessary to decline all applications for tickets for members' guests.

CONCLUSION.

The past year has been a busy one and fruitful in results to San Francisco. It may be said without fear of contradiction that the important work that lies before the Association merits the cordial support of all good citizens.

Respectfully submitted,

THE BOARD OF DIRECTORS OF THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.

FRANK J. SYMMES, President.

I. M. KING, Secretary.

NEW COMMITTEES OF THE BOARD OF DIRECTORS.

The Board of Directors of the Merchants' Association reorganized at the meeting held on May 26th, and the officers and committees are now as follows:

FRANK J. SYMMES.....President.
Thos Day Co.

ANDREW M. DAVIS.....First Vice-President.
The Emporium.

FAIRFAX H. WHEELAN.....Second Vice-President.
Southern Pacific Milling Co.

C. S. BENEDICT.....Treasurer.
Hastings Clothing Co.

FOSTER P. COLE..... Sterling Furniture Co.
J. A. EVELETH.....Eveleth-Nash Co
M. GREENEBAUM.....Greenebaum, Weil & Michels.
F. J. KOSTER.....California Barrel Co.
BYRON MAUZY.....Byron-Mauzy Piano Co.
P. C. ROSSI.....Italian Swiss Agric. Colony.
W. M. SEARBY.....Union Drug Co.
ROBERT H. SWAYNE.Swayne & Hoyt.
DAVID BUSH.....David Bush & Son.
GEORGE A. DOW.....Geo. E. Dow Pumping Engine Works
I. O. UPHAM.....Payot, Upham & Co.

L. M. KING.....Secretary and Supt.
WRIGHT & WRIGHT.....Attorneys
FRANK MORTON TODD.....Editor Review

STANDING COMMITTEES.

PUBLIC AFFAIRS.

R. H. SWAYNE, *Chairman.*

F. J. KOSTER, BYRON MAUZY,
J. A. EVELETH, GEORGE A. DOW.

PUBLICITY AND PROMOTION.

FAIRFAX H. WHEELAN, *Chairman.*

I. O. UPRAM, FOSTER P. COLE,
DAVID BUSH, W. M. SEARBY.

TRADE AND FINANCE.

ANDREW M. DAVIS, *Chairman.*

M. GREENEBAUM, DAVID BUSH,
C. S. BENEDICT, P. C. ROSSI.

VICTORY FOR CIVIL SERVICE WON FROM THE BOARD OF HEALTH.

Merchants' Association Secures a Preliminary Injunction from Judge Sloss, Stopping the Pay of Men whose Appointments were made in Bad Faith and "Controlled by the Turn of the Political Wheel."

The first battle to uphold the Civil Service in the Charter, attacked by the Board of Health immediately after the re-election of Mayor Schmitz, has been won by the Merchants' Association.

On June 2d Judge Sloss issued a preliminary injunction in the case of Quinn against Baehr, tying up the pay of five appointees of the Board, on the ground that their appointments were not made in good faith and for the benefit of the public service, but for personal or political reasons; because "it was evidently thought desirable to give certain places of employment to followers of the dominant faction."

The Schmitz Civil Service Commission, which upheld the Board of Health, is reversed, and its pretensions to bind the Courts in the matter, are gently but firmly set back several notches.

The decision probably ends a protracted legal contest between Wright and Wright, and Franklin K. Lane, attorneys for the Merchants' Association, and Mr. A. Ruef, representing the Board of Health. The opinion follows: (Capitals are ours)

IN THE SUPERIOR COURT OF THE CITY AND COUNTY OF SAN FRANCISCO, STATE OF CALIFORNIA.
JOHN E. QUINN, Plaintiff, vs. HARRY BAEHR, Auditor, et al., Defendants.
OPINION.

The plaintiff, a taxpayer of this city and county, brings this suit to enjoin the Auditor from approving and the Treasurer from paying the salary demands or warrants of a Deputy Health Officer and four Inspecting Physicians, appointed by the Board of Health on January 9th, 1904. These appointees took the places of former employees of the Board, the Deputy Health Officer supplanting the Secretary, Assistant Secretary, a clerk, a statistician and a Food Inspector, and the four Inspecting Physicians being substituted for Sanitary Inspectors.

The mode of procedure adopted by the Board of Health was to abolish the places held theretofore and to create the new places, and having so created them, to fill them with persons selected by the Board without making requisition upon the Civil Service Commission for any names standing upon eligible lists of that Commission.

It cannot, I think, be disputed that the Board of Health has the power to abolish a position held under it, or to create a new position, whenever such abolition is, in its judgment, necessary to the proper disposition of the business of the Department. Article XIII, Section 13, of the Charter gives this power by clear implication, and I think the same result must follow from Article X, Section 5, which provides that the Board of Health "may appoint "such officers, agents and employees as may be necessary for the proper and efficient carrying out and enforcement of the purposes and duties of the "Board, and may fix their salaries and prescribe their duties." Under the section last cited, the determination of what officers or employees are necessary for carrying out the work of the Board of Health rests with that Board, and the fact that such determination has once been made does not preclude a subsequent Board from making a different disposition.

But the plaintiff's contention is that these powers of abolition and creation, while necessarily resting in the discretion of the Board, must be exercised in good faith for the public service, and cannot be made a cloak for evading the provisions of the Charter relative to the appointment of persons in the classified Civil Service of the City and County. In other words, if the real purpose of the Board was to remove certain employees and to replace them with others, this object, which could not be directly accomplished without violating the provisions of the Charter, was not capable of fulfillment by the device of abolishing one place and creating another with substantially the same duties and giving it a new title. And this contention is abundantly sustained by authority.

People vs. La Grange, 7 App. Div. (N. Y.), 311; People vs. Waring, 7 App. Div. (N. Y.), 204; People vs. Hertle, 46 App. Div. (N. Y.), 505. See also People vs. Mayor, 149 N. Y., 215, 225.

The evidence on the issue of fact as to the good faith of the proceedings of January 9th, 1904, was quite extensive. Without undertaking to review it in detail, it will suffice to say that the preponderance sustains the claim of the plaintiff. Notwithstanding the fact that the Deputy Health Officer, nominally at least, took the places of four or five of the old appointees, the circumstances surrounding the meeting of the Board at which the changes were made go far to demonstrate that the majority of the Board was seeking to displace subordinates who were, for personal or political reasons, not agreeable to them, and to substitute another or others who pleased them better. The control of the Board had just passed from the adherents of one political party to those of another, and IT WAS EVIDENTLY THOUGHT DESIRABLE TO GIVE CERTAIN PLACES OF EMPLOYMENT TO FOLLOWERS OF THE DOMINANT FACTION. As was stated by the President of the Board to one of the deposed officials, there was a "turn of the political wheel." THIS TURN WAS THE CONTROLLING REASON FOR THE CHANGES, even though the members of the Board may at the same time have felt that they were promoting efficiency and economy in the management of the Department. IF CHANGES IN THE PERSONNEL WERE NECESSARY TO SUCH EFFICIENCY AND ECONOMY, IT WAS AT LEAST INCUMBENT ON THE BOARD TO SECURE THE NEW EMPLOYEES THAT WERE NEEDED BY APPLICATION TO THE CIVIL SERVICE COMMISSIONERS FOR THE CERTIFICATION OF ELIGIBLES WHO HAD BY PASSING THE REQUISITE EXAMINATION SECURED PLACES ON THE CLASSIFIED LISTS.

I think the new place of Deputy Health Officer was substantially identical with one or more of the places abolished, and that it could have been filled by Civil Service appointees. THE REQUIREMENT THAT SUCH APPOINTEE SHOULD BE A STENOGRAPHER APPEARS TO ME UNDER THE EVIDENCE TO HAVE BEEN GIVEN A FICTITIOUS IMPORTANCE FOR THE PURPOSE OF SUSTAINING THE ACTION TAKEN.

As to the Inspecting Physicians, their duties, too, were substantially similar to those of the Sanitary Inspectors who were displaced. That such appointments were not valid is clear, unless these appointees came under the provisions of the Charter exempting from the provisions of the Civil Service Article "all physicians appointed by or on the Board of Health." It may be that this provision applies only to the physicians who are under Sections 6 and 7 of Article X of the Charter to be appointed by the Board of Health, and to the members of the Board itself; but if not so limited, it can certainly apply only to persons appointed for the purpose of doing work ordinarily done by physicians alone; in other words, medical and surgical work. THE DUTIES OF THE POSITION, RATHER THAN THE TITLE GIVEN TO IT, ARE TO BE REGARDED; and here, while the appointees in question are designated as Inspecting PHYSICIANS, I think the evidence shows that the duties which they were called upon to perform WERE NOT THOSE OF PHYSICIANS. They do not, therefore, come within the exemption above referred to, and their appointment must stand upon the same ground as that of the Deputy Health Officer.

The removals and appointments in question were investigated by the Civil Service Commission, which rendered a decision sustaining the action of the Board of Health, and it is claimed that this decision is conclusive upon the courts in the absence of charges of bad faith against the Civil Service Commission. I think this contention would be sound if the Charter gave to the Civil Service Commissioners the power to determine questions of this character. But the extent of the power conferred upon them is found in Section 14 of Article XIII, providing that "the Commissioners shall "investigate the enforcement of the provisions of this article and of its rules * * * and may inquire as to the nature, tenure and compensation of "all places in the public service thereof." I think this mere power of investigation cannot be construed so as to give any binding effect to the conclusions which the Commissioners may reach as a result of such investigation. The cases of People vs. Collier, 175 N. Y., 196, and People vs. Cantor, 85 N. Y. S., 406, relied upon by the defendants, are not in point. These cases merely lay down the familiar rule that mandamus will not lie to control discretionary action. In both cases the attempt was to review the determination of a matter which was under the statute to be decided by the Civil Service Commission. Our Charter, as above pointed out, gives to the Commission no power to make any decision or determination with reference to matters of this character. It merely authorizes an investigation, which, if it is to have any result at all, is to guide the Commissioners in instituting legal proceedings for violations of any of the provisions of the Civil Service article pursuant to Section 20 of Article XIII.

The foregoing discussion proceeds upon the ground that THE BOARD OF HEALTH HAD NO POWER TO FILL PLACES OCCUPIED BY CIVIL SERVICE EMPLOYEES EXCEPT BY MEANS OF REQUISITION UPON THE BOARD OF CIVIL SERVICE COMMISSIONERS FOR NAMES OF ELIGIBLES FROM THE CLASSIFIED LISTS. For the determination of this question, it is immaterial whether or not the incumbents were properly removed. It is not intended, therefore, in this opinion to decide the question, which was quite fully argued, whether or not the persons displaced held at the pleasure of the appointing power pursuant to Article XX, Section 16, of the Constitution. Whether they did or not, IT WAS INCUMBENT ON THE BOARD OF HEALTH IN FILLING THEIR PLACES TO MAKE THE APPOINTMENTS IN THE MANNER LAID DOWN IN THE CIVIL SERVICE ARTICLE OF THE CHARTER.

For the foregoing reasons, the preliminary injunction asked for will issue upon the plaintiff filing an undertaking in the sum of $1,000, and the demurrer will be overruled with leave to answer within ten days.

Dated June 2, 1905.

M. C. SLOSS, Judge.

Merchants' Association REVIEW

PUBLISHED MONTHLY BY THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT AND PUBLIC INTERESTS.

THE COLUMNS OF THIS PAPER ARE FOR THE DISCUSSION OF IDEAS. BUT THE VIEWS PRESENTED ARE NOT NECESSARILY THOSE OF THE MERCHANTS' ASSOCIATION.

VOL. 9. *SAN FRANCISCO, CAL., JULY, 1905.* NO. 107.

CALIFORNIA AND OREGON JOIN HANDS FOR A UNITED PACIFIC COAST.

Over 120 San Franciscans, representing the business interests and commercial organizations of this city, descended upon the Lewis and Clark Exposition at Portland last month and gave a rousing demonstration of California vim, vigor and healthy enterprise, and desire to be on good terms with their neighbors to the north. The expedition was specially conducted by the California Promotion Committee.

The Oregonians received the visitors with the warmest hospitality, held receptions for them, and entertained them with dinners, excursions and band concerts. At the receptions, speeches were made by President Goode and officials of the Exposition, and by A. Sbarboro, R. P. Jennings, C. F. Marwedel, L. M. King, J. H. Horn, R. B. Hale, F. J. Koster, C. W. Burks and other representative Californians, during which the conception of a united Pacific Coast, without sectional envy or jealous rivalries, found frequent expression and unanimous approval.

CENTRAL COURT, LEWIS AND CLARK EXPOSITION

It is felt by all the participants that the excursion has promoted much sympathy between the two cities which cannot fail to result in added commercial and industrial strength for the entire region they represent.

WILL DESIGN A SUBWAY FOR SAN FRANCISCO

The City's Traffic Has Outgrown the Surface Capacity of Its Streets, and the Merchants' Association Has Invited New York's Great Tunnel Engineer, William Barclay Parsons, to Devise Plans for Accommodating Travel Below Ground.

By FRANK J. SYMMES, President Merchants' Association.

The Merchants' Association has invited the most eminent engineer in the United States to visit San Francisco and present to the city a plan for handling its street railway traffic of the future.

This gentleman is Mr. William Barclay Parsons, engineer of the New York Rapid Transit Commission and chief designer of the New York Subway system, trustee of Columbia University and member of the Panama Canal Commission.

PROVIDING FOR THE FUTURE

Mr. Parsons has accepted the invitation and will be here in August. After a thorough study of the rapid transit problem, already beginning to press upon the present facilities, he should be able to present a plan which, if executed, will take care of the traffic necessities of San Francisco for fifty years to come. Nothing less in this direction should be desired by our people; nothing less will satisfy the demands of the simplest prudence and foresight.

MARKET BOULEVARD

Possibly the project thus evolved will go farther than providing for a merely material necessity. An ultimate development might be the conversion of Market street and the proposed Park Panhandle into one of the most imposing and beautiful boulevards in the world, stretching from the city's water gate at the Ferry Building to Golden Gate Park. That would make San Francisco renowned among the cities. This, however, by way of a possible

public luxury. The hard necessity for better ways of handling street traffic is what confronts us now.

How to provide, safely and properly, for the great tide of human travel that ebbs and flows between the business and residence sections of our large cities has become one of the serious problems of our time. And nowhere does it more urgently demand solution than in rapidly expanding San Francisco.

A MODERN REQUIREMENT

Once we were content to carry on business in buildings two or three stories high. Now the hives of labor consist of networks of comb extending fifteen or twenty stories into the air. The higher they go and the more cells they contain, the more people there are to be brought to their doors in the morning and distributed to the outskirts at night. The ordinary street surface, designed to accommodate travel to and from the three and four story building, is no longer sufficient, either for the busy hours of the working day or for occasions of public festivity. The elevated street railway has been employed in New York and Chicago, but that was before the "Subway" was attempted. Now it is a thing out of date. The Subway has taken its place and the Elevated will not be built anew.

NO ELEVATED ROADS WANTED

The Elevated is noisy, unsightly, and a great injury to property, except in the poorest districts, and these it afflicts with an added urban barbarism. The Subway is not only no injury to property, but it relieves the street of travel that is of no use to the neighborhood. It is protected from the weather and is safer and more cleanly for the passengers.

A city like New York or San Francisco, largely surrounded by water, has a stronger tendency to congestion in its business districts than one like Philadelphia, which can expand readily in all directions. In San Francisco, the inevitable crowding of traffic facilities is particularly marked, by reason of what has been described as the city's "fan-shaped plan," pouring the travel from a large number of slanting side streets into one main artery—that of Market street.

ONE OF THE WORLD'S GREAT CITIES

San Francisco can foresee a greater and more rapid future growth than any city in the Union. Geography has defined it and Destiny has decreed it to be one of the great cities of the world. We must therefore prepare for the future population by providing a plan and means for making that population comfortable.

The Subway is sure to come to San Francisco, and we must study the problem now, before any great alterations or extensions are made to our present street railway system.

TRUE CIVIC MAGNIFICENCE

We could use a Subway to great advantage beneath Market street to-day, for the limit of the present cable system has already there been reached. And if we could remove the surface cars altogether from that thoroughfare—using the Subway alone—make it a boulevard with trees and plants in the center and around the Subway entrances and exits, and extend the Panhandle to join it, we should then secure what few other cities possess, a boulevard through the business district and direct from the Ferry to the Park.

In due time the Subway will be required upon other streets. And, in connection with the complete scheme which should now be studied out and adopted, there should be a plan of extension beneath the Bay to those rapidly growing cities on the eastern shore which are some day to be gathered under the wing of the Greater San Francisco.

The subway as a financial proposition has thus far proved a great success.

EXPERIENCE APPROVES

In Boston it has been in operation for a number of years and is continually being extended. It is under municipal ownership and leased to the traction companies upon such terms that the rentals pay for all interest and the deposit in the sinking fund, and at the expiration of the lease the Subway will belong to the city with its entire cost paid, and future rentals a clear profit. Here is municipal ownership worthy of the name.

New York will practically do the same. Chicago has more than thirty miles of Subway and is extending them rapidly, but has given more attention to the problem of handling freight than passengers.

THE INTELLIGENT COURSE FOR SAN FRANCISCO

The Merchants' Association believes that this question for San Francisco should be studied now. It is of the opinion that one of the most valuable assets that could be given to the city at this stage of its development would be a *practical working plan* for a Subway, based upon the experience of other cities and checked up by the most expert engineering skill, so that changes now projected may conform to it, and when the time is ripe the larger work can go forward boldly, intelligently, economically and without danger of mistake or of those delays that always result from ignorance and incertitude.

And feeling that in a case of such importance the best knowledge is none too good and will prove least expensive in the long run, this Association has invited Mr. Parsons to apply his specialized skill to the case. San Francisco can well afford to attend to what he shall have to say.

THE EFFECT OF THE CIVIL SERVICE DECISIONS.

What the Merchants' Association Has Accomplished in Defense of the Charter Through Recent Litigation.

BY A. G. WRIGHT, OF WRIGHT & WRIGHT, ATTORNEYS FOR THE MERCHANTS' ASSOCIATION.

The Merchants' Association a little over a year ago began to institute various legal proceedings having for their main object the enforcement of the Civil Service provisions of the Charter.

In all, some six suits were commenced and two defended. Decisions construing the Charter provisions have been rendered in all of these cases except one, which is now under submission before Judge Seawell.

The suits commenced by the Association were injunction proceedings having for their immediate object the enjoining of any payment of the salary demands of those persons who were illegally appointed to various positions in the City Hall in violation of the Civil Service provisions of the Charter. The suits defended were suits brought by persons whose appointments to positions were illegal because not made in accordance with the Charter Civil Service provisions. The latter suits were instituted by these persons against the Auditor to compel him to audit their salary demands.

A JOURNALISTIC ERROR

Just after Judge Sloss handed down his decisions in the Board of Health case and the Warehousemen case, an editorial appeared in a newspaper published in this city, on June 7, 1905, in which those decisions were analyzed and the conclusion was reached that the decisions in these two cases "dealt a death blow to the scheme of Civil Service."

This article is therefore written to review these various Civil Service decisions and to show from such a review that the newspaper referred to is mistaken.

The first Civil Service decisions rendered were made by Judge Sloss in the two cases of Symmes vs. Baehr, known as the Deputy Registrar cases. These two cases were alike in the questions of law involved and differed only in that they affected the salaries of different persons.

NO ELIGIBLES ASKED FOR

At the time these Deputy Registrars were appointed there were enough men on the eligible list of the Civil Service Commission to fill all Deputy Registrarships. The Election Commissioners, however, did not request the Civil Service Commissioners to certify candidates from their list of eligibles, but proceeded to appoint men of their own selection as Deputy Registrars. The Civil Service Commission, to whom these appointments had to be referred, promptly disapproved each and all of them.

Upon this showing, Judge Sloss, in the Deputy Registrar cases, held the appointments to be illegal and, therefore, enjoined the payment of the salary demands of the Deputy Registrars so appointed. This decision means that when there is an eligible list for a position, which is placed under Civil Service by the Charter, appointments to that position must be made from the list of eligibles.

In the Board of Health case, Judge Sloss reached precisely the same conclusion that he did in the Deputy Registrar cases, namely; that when there was a list of eligibles from which appointments could be made to a position under the Board of Health, any appointment to such a position which was not made from the list of eligibles was, for that reason, illegal. In the Board of Health case, as in the Deputy Registrar cases, the illegal appointments were referred to the Civil Service Commissioners.

AN IMPROPER APPROVAL

The Board of Health case, however, was a

much more complicated affair than the Deputy Registrar cases and the Civil Service Commissioners, after a careful and extended investigation, perhaps misled and deceived by the plausible but specious arguments of the Board of Health, were induced to approve the appointments made by that Board. In the Board of Health case, as in the Deputy Registrar cases, there actually were eligible lists from which appointments to the various positions in each of these cases might have been made. In the Deputy Registrar cases, the Civil Service Commissioners disapproved the illegal appointment, but in the Board of Health case the Commission approved the illegal appointment. From a legal point of view, this constitutes the only difference between the two cases.

CANNOT DO WHAT IS WRONG

The decisions of Judge Sloss in these cases are, therefore, perfectly consistent. His decisions do not mean, as the paper argues, that the disapproval by the Civil Service Commission of an illegal appointment amounts to nothing. The Judge has simply decided that the mistaken approval by the Commission of an illegal appointment will not convert that appointment into a legal and valid one. Weight and importance were attached to the disapproval, by the Commission, of illegal appointments, first, by Judge Sloss in the Deputy Registrar cases, and second, by Judge Hebbard in the case of McQuaide vs. Baehr, which involved an illegal appointment made by the Board of Health and disapproved by the Commission.

TEMPORARY APPOINTMENTS ONLY

The only cases in which the right of approval or disapproval can be exercised by the Civil Service Commission, as I understand it, are those in which temporary appointments are made. Regular appointments must always be made by selecting the appointees from the Civil Service eligible list. *If there is no eligible list,* then, *with the approval* of the Commission, temporary appointments can be made, but only for such a time as the eligible list remains vacant, and in any event, not to exceed sixty days.

Even if there is no eligible list, however, these temporary appointments can be made only to prevent the stoppage of public business or to meet extraordinary exigencies. If there is an eligible list, temporary appointments cannot be made for any purpose. If there is no eligible list, however, temporary appointments may be made, provided the Commission approves such appointments, *believing them necessary to prevent the stoppage of public business or to meet extraordinary exigencies.*

EFFECT OF DISAPPROVAL

If the Commission does not believe that the temporary appointments are necessary for either of these purposes, then it may disapprove these appointments, even though there is no eligible list, and the disapproval in such a case would certainly affect the legality of the appointment. Whether the disapproval in such a case could be reviewed by the Courts is a question which has not yet been decided directly or inferentially in any of the Civil Service decisions thus far rendered.

"Our contemporary" has somewhat hastily concluded that because the approval by the Commission of an illegal appointment cannot make it a legal and valid appointment, therefore its disapproval of a temporary appointment is without any effect. This conclusion, by no means, necessarily follows. No Auditor would run the risk of auditing and no Treasurer would be willing to take his chances by paying, the salary demands of one whose appointment had been disapproved by the Civil Service Commission.

THE COMMISSION'S DUTY

Whether the Commission can be compelled by mandamus to reverse its action and approve a temporary appointment which it had previously disapproved, has not yet been decided by any Court, and until such a construction has been put upon the Charter by the Courts, it is the duty of the Commission to follow the plain dictates of the city's organic law and approve only such temporary appointments as are made to prevent the stoppage of public business, or to meet extraordinary exigencies when there is no eligible list from which such appointments can be made.

So far, I have felt an entire liberty to comment upon the decisions of the Courts because those decisions, as analyzed and explained above, accord with the views of the Association's counsel, who argued the Civil Service cases.

IN THE CASE OF LABORERS

The Editor, however, in the Warehousemen case, known on the record of the Court as Symmes vs. McDougald, claims that the decision of Judge Sloss has given Civil Service a decided set back so far as it attempts to control the appointment of laborers. In this case, the Election Commissioners appointed warehousemen to render certain services with regard to the custody and storing of election booths. These appointments were not made from the register of laborers in the office of the Civil Service Commission.

Under the law, as found in the Political Code, it is provided that where the Election Commissioners require any work to be performed which is not clerical in its nature, and the cost of which in the aggregate exceeds five hundred dollars, they must let a contract for it to the lowest bidder after notice given.

The Association attacked the validity of these appointments, because the service to be rendered under them in the aggregate would cost to exceed five hundred dollars, and no contract for it had been let, as required by the Political Code; and also on the theory that if the service to be rendered would cost less than five hundred dollars in the aggregate, the appointment of these men was invalid because they were not selected from the register of laborers.

DECISION DID NOT INVOLVE CIVIL SERVICE

In deciding the motion for a preliminary injunction, Judge Sloss, in ordering the injunction to issue, sustained the objection to these appointments, which was based on the failure to let the work by contract. Anything which Judge Sloss may have said in the course of his opinion about the necessity of appointing these men from the register of laborers, therefore, is merely dicta. That is, this phase of the case became immaterial when our other contention was sustained. In other words, what he said upon this latter point in the case, while entitled to consideration, is, nevertheless, *NOT* the law of the case. The action, however, is still pending before the Court, as no final decision has yet been rendered in it. Upon the trial, it may develop that the cost of these services did not exceed five hundred dollars in the aggregate, and, in this event, the Association, to succeed in the action, must rely upon the position that the appointments are invalid because not made from the register of laborers. As that position has not yet been finally disposed of by the Court, and as it may prove that this phase of the case is the one upon which the success of the action will depend, it would be unbecoming in me, as one of the Association's counsel, to comment at this time upon that part of Judge Sloss' opinion which refers to this question. Should his opinion on that point, however, have the far-reaching effect that our critic claims for it, any defects in the Charter provisions attempting to bring laborers under Civil Service rules could easily be reached by a Charter amendment.

FIGHTING FOR A PRINCIPLE

The Merchants' Association, from the start, has been pledged to the support of Civil Service in the various departments of the San Francisco government. It is interested in the enforcement of the Civil Service provisions of the Charter and proposes to see that those provisions are respected and enforced. It has higher aims than the mere winning of individual cases and no decision should be regretted merely because it develops such defects in the wording of the Charter Civil Service provisions as can be corrected or strengthened by a Charter amendment. The interest of the Association in Civil Service is not the interest of a day or a month or a year, and if with regard to any phase of Civil Service it is discovered that the Charter speaks in uncertain terms, the sooner that is learned the better, as the defect can be more quickly cured.

WHAT THE PACIFIC COMMERCIAL MUSEUM OFFERS SUBSCRIBERS.

Merchants Now Have An Opportunity to Find Out What Goods Are Wanted by Foreigners and Where.

[From the Foreign Trade Bulletin.]

The service rendered by the Pacific Commercial Museum to its members consists of:

Reports from Museum's correspondents and agents in foreign countries as to specific inquiries obtained by them for American goods; also concerning the demand and opportunities for sale of members' goods in their localities.

Carefully compiled reports regarding the conditions surrounding the introduction of members' goods into the foreign markets of the Pacific and the competition of foreign merchants in the same line.

Carefully compiled lists of foreign firms dealing in the line of goods handled by members, with such general information in regard to foreign houses as may be procurable.

Confidential translation of business correspondence in foreign languages.

Suggestions, based on the best evidence obtainable, as to the best points for the establishment of foreign agencies, with names of foreign houses desiring connections with American firms; information as to the desirability of foreign houses as customers, etc.

Carefully prepared lists of principal manufacturers and handlers of any special line of goods in Pacific ocean countries, with such information on conditions of foreign markets as may be requested and obtainable.

Exhibits of manufactured articles sold in Pacific ocean countries, with data as to initial cost, freight rates to consumer, retail price, etc.

Careful examinations, analyses and tests of raw products, with the aid of the University of California, the results of which are to be published so as to lead to a general understanding of their usefulness.

Early advices and details of new industries to be established in Pacific ocean countries.

Data relative to transportation, freight rates, duties and character of packing required to meet conditions in each country.

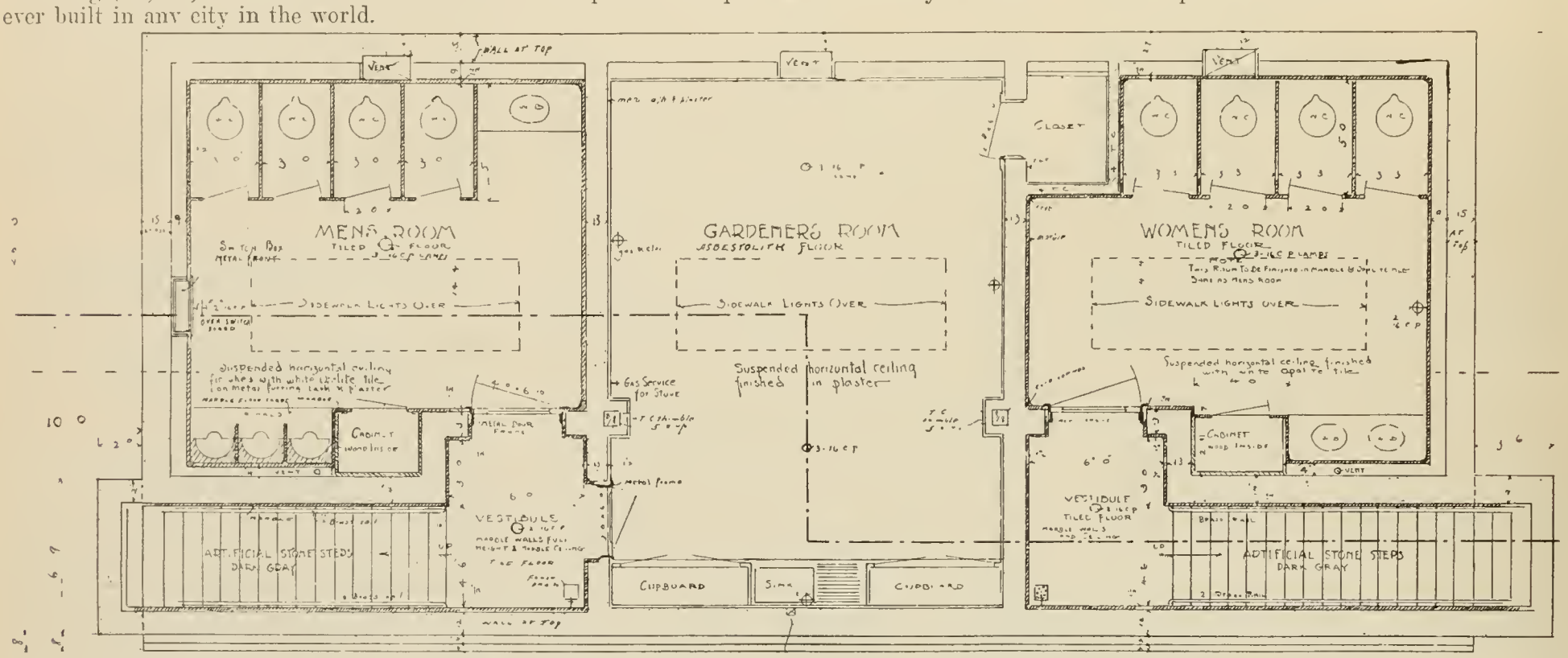
WASHINGTON SQUARE IS TO HAVE A MODEL PUBLIC COMFORT STATION.

Capt. James McDonald Is Expending Fourteen Thousand Dollars on the Structure Which He Will Donate to San Francisco.

Following the example set by the Merchants' Association when it put a five thousand dollar public convenience station in Union Square and gave it to the city, Captain James McDonald is building a similar structure for Washington Square, and will donate it to San Francisco when it is completed. Only, Captain McDonald goes the Association several better. His station is costing $14,000, and will be one of the finest ever built in any city in the world.

The plans show spacious toilet rooms, with every item of modern equipment. Light and ventilation are carefully provided. In addition, the new feature is a large chamber for the gardener, who may also serve as janitor on the men's side, if the idea is found to be feasible.

In the matter of interior finish, the Washington Square structure will be a model of taste. The plans and specifications are by William Curlett, and provide for walls and ceilings of marble and white tile, with fixtures, as far as possible, of white glazed porcelain. With the entire affair underground, and the approaches beautified with a setting of trees and shrubbery, this will be a part of her material equipment of which San Francisco may properly be proud, as well as she may be proud of the generosity and civic spirit of the donor.



FLOOR PLAN OF WASHINGTON SQUARE CONVENIENCE STATION. BY WILLIAM CURLETT, ARCHITECT

UNIFORM MUNICIPAL ACCOUNTS.

How Ohio has Endeavored to Bring Order Out of Confusion, and What May be Done to Make City Book-keeping Intelligible to the Members of the Firm that Pay the Bills.

The paper printed below was read before the last annual meeting of the American Society of Municipal Improvements, by Charles Carroll Brown, of Indianapolis, member of the American Society of Civil Engineers. We reprint it from *Public Policy*.

CHECK ON EXTRAVAGANCE

The cause of uniformity in municipal accounting is making such rapid strides that it is almost necessary that some account of stock be taken every year.

It is hardly necessary to present to such a body as this the arguments in favor of the proposition that municipal accounts should have as great uniformity in matter and form as the varying legislation of States will permit.

The term municipal accounting has become rather indefinite, and has been applied to a number of related matters which are rather dependent upon the forms of accounting than actually belonging to systems of accounting. The difference will be seen by a simple statement of the various projects which have been considered by the various interested municipal authorities and the various societies interested in municipal betterment.

THE SYSTEM IN OHIO

Perhaps the most elaborate provision for the control of municipal accounting is the uniform public accounting law of the State of Ohio, which was passed May 10, 1902. This act creates a bureau of inspection and supervision of public offices and provides for the establishment of uniform systems of public accounting, auditing and reporting.

It provides that separate accounts shall be kept of every appropriation or fund established, and what these accounts shall show. It also requires separate accounts for each department, public improvement, undertaking, institution and public service industry, and the proper charges and credits between these various accounts, so that each shall always be kept separate from all the others, each shall show all receipts and expenditures, including those from other public funds, and the balances of funds and appropriations shall be returned to the general fund from which originally appropriated, so that the responsibility for expenditures will always be definitely placed, and there will be no concealment of outgo under the cover of confusing transfers and retransfers of money from one subordinate fund to another.

ANY TAXPAYER CAN UNDERSTAND

This portion of the law is intended to clear up the various funds of municipality, township, county or State, and prevent the mystification of accounts which so frequently results, purposely or accidentally, by the use of balances of ample appropriations in some departments to fill deficiencies in others. It is a most important step toward the simplification of accounts and toward ease in auditing them, as well as toward making it easy for any interested taxpayer to examine them and trace the details of expenditures and determine their propriety.

The act further provides for an annual examination of all such accounts by the State bureau and prescribes the method of procedure in case misfeasance or malfeasance is discovered.

These provisions put all the accounts of all the taxing bodies in the State under the supervision of a State authority, and presumably put a check upon all expenditures, for, while the State bureau does not have any authority over the appropriations or over the expenditures under them, it can determine whether the expenditures are made according to the appropriating ordinances and is thus able, in a considerable degree, to check dishonesty in the officials intrusted with the expenditure of the money, and, what has been found still more important, it can prevent the equally great losses of money from defective accounting methods of incompetent officials, both by educating them in methods of keeping accounts and by practically compelling them to secure competent assistance.

The foregoing requirements in the law are of the utmost importance, and the experience of the

first year of the bureau, though not yet in full working order, was that the cost of maintaining the bureau and the special examiners under it was a very small percentage of the saving made by stopping leaks which were not suspected by the local officials, most of whom had been proceeding in perfect honesty, but with insufficient knowledge.

The next step in this direction is to require the same submission to State control of the accounts of public service industries which are under private ownership. They are public accounts to the same degree as those of the same class of industries which are under public ownership, and should be subject to the same supervision and control. Please observe that in the law and in this suggested extension of the law there is no hint of control of appropriations and expenditures, simply of the accounts kept of these appropriations, receipts and expenditures.

An essential to the full control of the entire system, including the State bureau, is the publicity which is provided for in the law by means of annual reports to the bureau, which must be certified as correct by the bureau or its appointed public examiners and published in an annual volume of comparative statistics, including the reports from all the taxing bodies and the public service industries operated by them.

UNIFORMITY WOULD MAKE THINGS CLEAR

It is evident that uniformity in the accounts and reports of the taxing bodies is almost an essential to the carrying out of the inspections and publications. Differences in methods of keeping accounts make the process of inspection immensely difficult and expensive, and the comparison of statistics practically impossible. The benefits of the State supervision of accounts would then be needlessly expensive, and those of publication would be lost. The act therefore provides very properly that the first step to be taken by the State bureau should be to formulate, prescribe and install a system of accounting and reporting uniform for every public office and public account of the same class, and it defines the contents of the accounts and reports. The formulation of different systems for different classes of offices and accounts, public service industries and municipal departments is prescribed in full detail.

This is the portion of the law which comes under the subject of this paper. It is readily seen that the most important parts of the law are those which have been previously described, and that this part is important simply because it makes comparatively easy what would otherwise be a most difficult and expensive task.

MAKE COMPARISON POSSIBLE

The movement toward uniformity in municipal accounting began some years ago, largely in the desire of municipal officials to make comparisons of their work with that of others in the same line, and in the fact that under present conditions such comparisons are all but impossible. The writer has been in this movement from the first, working mainly on this line, as Chairman of the Committee on Uniformity in Municipal Reports and on National Statistics of the American Society of Municipal Improvements, and has reported to his society each year some progress in this direction, but it is evident that the requests of any number of societies can be of but little value in changing forms of accounts and reports and that such laws as that of Ohio produce in two or three years results which it would take generations to produce in any other way. The law also has the provision for the inspection and correction of accounts by a responsible State bureau, which is far more important than any system of comparative statistical reports on a uniform basis could possibly be.

It seems to the writer, therefore, that the step taken in Ohio is the greatest advance which has been made, and this paper is speaking for uniformity in municipal accounting mainly because it is incidental to the greater plan and an important adjunct to it. Work for a law in your State similar to that in fairly successful operation in Ohio and you will not only have obtained the results desired by the workers for uniform municipal accounts and reports, but you will have secured the far greater benefit of checks upon public expenditures, the stoppage of great leaks and the occasional discovery of a dishonest public official before his diversions of public funds have become serious.

To Mr. Allen Ripley Foote, the Editor of Public Policy, Chicago, belongs most of the credit for the form of the Ohio law, and I am indebted to him for a copy of the law, with such changes as have been shown by experience to be desirable, which is appended to this paper. Mr. Foote was also instrumental in securing the passage of a similar law in Illinois a couple of years ago, which was vetoed by the Governor, ostensibly because he feared the creation of an expensive bureau. The experience in Ohio since the passage of the law proves the fallacy of this argument; first, because the bureau is not inordinately large and expensive, but is, on the contrary, small, and therefore inexpensive; second, because the stoppage of leaks, not to speak of occasional detection of dishonesty, has saved many taxing bodies of the State many times the cost of the inspection of their accounts and the installation of the uniform systems. Future cost will be less because the expense of the installation of the new system has been met and will not occur again, and inspections will hereafter be easier and consequently cheaper. If the bill is again introduced in the Illinois Legislature it should pass even more readily than before, and if vetoed, some other reason (not likely to be the true one) must be assigned.

Wyoming has had a State department supervising the accounts of the subordinate taxing bodies of the State for a dozen years.

Several States have similar laws under consideration, notably New York and Massachusetts, and many centralize the State's accounts and a few have a partial connection with the accounts of municipalities. Baltimore and Chicago are loud in their praises of the systems of uniform accounting which they have adopted for their various departments and justly so.

REPORTS DEPEND ON ACCOUNTS

Most of the efforts of societies have been directed toward uniformity in municipal reports. Experience has shown that this is practically unattainable to any great extent without uniformity in municipal accounts. The New England Waterworks Association, for example, has had a form for reports of waterworks operations for ten or fifteen years, but it has been adopted by members of the Association and others scarcely more in number than it is years old. It has now been adopted, after some changes, by two other societies also, with no appreciable effect upon the extension of its use.

The American Municipal League has adopted forms for the financial reports of cities, collecting the main items of the various departments in one comprehensive statement. It is in use by but three or four cities. Both these sets of forms can be filled out from almost any system of accounts which deserves the name of system, and so can the forms of other reports adopted by the American Society of Municipal Improvements, but not so easily as they could from a system which they exactly fit. Very few members of the societies adopting them, not to mention other cities, have used any of them, however, and it seems nothing short of an act of Legislature will overcome the inertia of a city department in the matter of changes in forms of accounts and reports. Forms for reports of electric light companies have been adopted by electric light associations with scarcely better results.

SCATTERING EFFORTS

The cities of Boston, New York and Chicago have bureaus of municipal statistics which issue monthly publications, but these pay no attention to financial matters in their regular issues. Boston has special bulletins occasionally giving compilations of financial statistics and uses the standard form above mentioned. The League of California Municipalities has adopted a series of headings for segregated municipal accounts, which is in use by several of the cities of the State. A number of similar statements might be added, but, all told, they amount to nothing by the side of the great number of uniform municipal reports, based on uniform methods of accounting, obtained through the operation of the Ohio law.

The Committee of which the writer has been chairman for several years also considers the subject of national statistics. The statistics of municipalities must be collected biennially by the census department, and one of the greatest difficulties is that of reducing the data collected to a uniform standard for comparison. This department is therefore greatly interested in the subject under consideration. It meets with no greater success in inducing uniformity in reports than do the societies named. It will welcome the law as the greatest aid to its work.

DATA AVAILABLE FOR STUDY

The emphasis on the Ohio law and its like is therefore increased by the needs of all those in Nation, State and municipality who wish to use data regarding the operations of municipal departments.

Public Policy, Mr. Foote's weekly, devotes much space to this subject, and **Municipal Engineering**, of which the writer is editor, gives it all the attention possible. Either will enable the interested reader to keep himself informed upon it.

To sum up:

What is needed is expert control, supervision and periodical inspection of accounts by a competent State department. Uniformity in municipal accounts is an essential detail of the easy and economical application of a law with these provisions.

Uniformity in municipal reports is desired by many officials of all departments of government. It is attainable without absolute uniformity of methods of accounting, but is very difficult, if not impossible, under present conditions. It is doubtful if a provision merely for uniformity in reports would be considered of sufficient value by legislators to be established, though it would be of great value, but it is an essential part of the more inclusive law and the sentiment in its favor can be made to add to the influence needed to secure the enactment of the law.

The national law requiring the collection of municipal statistics is an additional source of such influence, both in itself and in the efforts of the government officials to get the data required in such form as to be valuable.

Let us work then for the State control of the accounts of the various taxing bodies of the commonwealth and all the rest that we desire will come to us without further effort.

LOVING-CUP PRESENTED TO PRESIDENT SYMMES

Directors and Officers of the Merchants' Association Tender a Banquet to their Chief.

Directors and officers of the Merchants' Association gave a banquet to President Frank J. Symmes at the St. Francis Hotel in this city on May 12th. The heartiest of good fellowship marked the occasion, which concluded with the presentation to Mr. Symmes of a beautiful loving cup, with three stag-horn handles, engraved with the names of the donors and the following inscription:

Presented to President Frank J. Symmes by the Directors of 1904-1905 and Officers of the Merchants' Association of San Francisco in token of their high regard for his leadership, and deep appreciation of his courtesy.

BETTER THAN PERJURY.

According to the *Civic News* of Grand Rapids, Mich., City Attorney Taggart of Ionia has suggested the following oath for public officials:

I do solemnly swear that I will faithfully support the constitution and laws of the State and city that appear to me to be wise, but not otherwise; that I will wink at the enforcement or violation of laws and ordinances that in my judgment ought not to have been passed, or at least only enforce a little where my future interests or that of my party will be advanced, provided my conscience does not interfere with such enforcement.

ARE YOU ONE?

The man "too busy to vote"—the "grafter's friend."—*City Affairs* (Boston).

After meeting and organizing, the plenipotentiaries of the two governments (Russian and Japanese), if it should be found to be uncomfortably hot in Washington, may adjourn the meeting to some summer resort in the North and there continue their sittings until such time as the weather in Washington shall be more comfortable.—Washington dispatch.

Why not cut out the whole trouble by having the treaty of peace negotiated in San Francisco?

HOW TO OBTAIN CLEAN MILK FOR SAN FRANCISCO.

Dr. Frank P. Gray Lectures at Cooper Medical College on the Importance of a Public Demand for a Product that Will Not Kill Infants and Start Epidemics.

Dr. Frank P. Gray delivered a lecture at Cooper Medical College recently on "Pure Milk for Cities." The lecture was one of the Lane course, and as the subject is of the greatest interest to all city dwellers in connection with recent efforts of the Health Department to enforce more rigid inspection, the REVIEW gives a report of it. Dr. Gray said in part:

If, as an old saw says, each must eat his peck of dirt, the calamity may be lessened if one may choose the dirt.

That which pollutes milk is most repulsive, and thousands lie beneath little mounds in every city cemetery because the food God gave to support young life became unfit for use before it reached them.

Milk is cheaper than most foods and the quantity consumed is large—350,000 gallons daily in New York City, and 40,000 gallons in San Francisco, averaging two-thirds of a pint per capita of city population.

VITAL MATTER TO INFANTS

Invalids, children and infants are the chief consumers. The recovery of invalids is aided by its use. Children can be deprived of it only at a risk—but to infants it is practically good milk or death. Their digestive organs are but partly developed, and intended for mother's milk.

Thousands cannot receive this and must subsist on its best substitute, that from the cow.

Duty demands that this food be furnished as fresh and as pure as the highest perfection in scientific dairying can accomplish.

Impurities added for mercenary purposes are few, and experience shows that under investigation and publicity they are promptly abandoned.

A STRONG MICROBE CULTURE

Bacteria are the really dangerous foreign elements. They enter the milk chiefly with the filth and in it they find the food and environment best suited to their growth.

It only requires a little time and a temperature of 60 degrees F. or over, for them to multiply enormously; and no filtration or manipulation can remove them.

Time depends on the distance the milk must be carried; temperature, on season and climate. New York is furnished milk from 350 miles away; San Francisco not over 75 miles. New York and most cities, during three or more months a year, suffer a temperature of 80 to 90 degrees F., during many hours each day, and have hot nights. San Francisco rarely has a day over 90 degrees F. and reaches 100 but once in several years; and the nights are always cool. Our cool bay counties will be able to produce and ship the milk for San Francisco's consumption for years to come.

TIME AND TEMPERATURE

Guy T. Kiefer found 11,000 to 16,000,000 bacteria to the cubic centimeter in Detroit milk. Sedgwick in Boston, Bassett in Baltimore, Snow in Buffalo, found one to four million. Some cities reach 100,000,000 and often many more.

Dr. W. H. Park of New York kept samples of milk for some hours at different temperatures. The following table shows the results, well illustrating the effect of time and temperature:

TEMPERATURE	ORIGINAL NUMBER BACTERIA.	TIME ELAPSED BEFORE MAKING TEST.	
		24 HOURS	48 HOURS
	3,000	2,400	2,100
32° F	30,000	30,000	27,000
	3,000	3,100	12,000
46° F	30,000	42,000	360,000
	3,000	180,000	28 000,000
60° F	30,000	900,000	168,000,000
	3,000	450,000	
68° F	30,000	4,000,000	
	3,000	1,400,000,000	
86° F	30,000	14.000,000,000	

Snodgrass of St. Louis kept two samples of the same milk, one at 77 degrees F., one at 47 degrees F. That at 77 degrees had multiplied by 680 in twenty-four hours, that at 47 degrees by 45.

Most of the bacteria are harmless to human tissues, but they produce changes in the milk which make it injurious.

Preservatives, such as borax, boric acid and formaldehyde have been introduced, in the hope of preventing the development of bacteria. Professor Wiley experimented with those least likely to be harmful, and summarizes the results thus:

"It appears, therefore, that boric acid and borax, when continuously administered in small doses for a long time, or when given in large doses for a short time, cause disturbances of appetite, of digestion and of health."

EASILY SPOILED FOR FOOD

Sterilization and Pasteurization have been tried. By the former, milk may be kept indefinitely; by the latter, for several days—but both processes are found to cause some change in the milk interfering with its nutritive value, particularly as a food for infants.

Only two things are useful against bacteria. One is to keep them out, the other to refrigerate the milk.

I will cite but two authorities as to the fatal effects of impurities in milk:

Dr. George W. Goler of Rochester, New York, compared two periods of six years each; one just preceding, the other immediately following, the adoption of special methods for obtaining clean milk. During the latter period there were 992 fewer deaths of children under one year old, and 620 of children of one to five years old.

Dr. H. B. Lederle tabulated statistics of deaths from diarrhoeal diseases during July, August and September for each year from 1898 to 1903 inclusive. He showed that specialized milk had saved 1000 lives in those three months in the borough of Manhattan alone.

MILK AND EPIDEMICS

Numerous epidemics of contagious diseases have been traced to polluted milk. The following is only a partial list: Typhoid fever, 160 epidemics; diphtheria, over 30; scarlet fever, more than 70. Epidemic diarrhoea and septic sore throat are also undoubted, but have never been tabulated.

Human tuberculosis may, undoubtedly, be conveyed from one individual to another by milk.

Conveyance of bovine tuberculosis to man is in dispute, but Michelezzi in 1901, proved the unfitness of milk from tuberculous cows to support life. He sterilized their milk and fed it to various small animals, all of which died with the gradual wasting peculiar to tubercular animals, though none of them had received any bacilli.

"CLEAN UP AND KEEP CLEAN"

The motto of reform must be "Clean up and keep clean!" It should begin with the initial pollution at the dairy, for it is the first half hour which determines fitness or unfitness for food.

Unhealthy cows smeared with filth, kept in muddy barnyards or in dark, dusty, badly ventilated barns, milked by careless men in filthy garb, into open and poorly cleaned buckets, were once common; and the milk was strained imperfectly through unclean cloths or wire gauze, into cans washed in uncertain water, and set to cool in open troughs.

The city contractor transfers his milk from the large tanks in which he receives it to bottles or wagon cans, and often airs and cools it. This must be done in city air and dust, often in close association with horses, cats and dogs, and in barns. The cans, measures and cloths of the peddler, and the dust, heat and miscellaneous merchandise of the stores, each add to the pollution, and the consumer himself is generally careless as to the protection and temperature in which the fluid is kept.

Legal measures have had little effect on the dirt and bacteria in milk. Good laws are difficult to enforce and inspectors lack education in sanitary dairying.

It has always been desirable, but difficult, to reduce the number of handlings, and confine the responsibility to narrow limits. Glass bottles were invented for this purpose, but they are expensive, perishable, heavy and inefficient, and being used repeatedly may become carriers of dirt and disease.

PAPER BOTTLES AN ADVANCE

There has recently been invented a single-service paper milk bottle, made of spruce wood fiber, which is sterile, strong, cheap and easily sealed and handled. It is ideal if it stands the test of use and will eliminate the chance of pollution after it leaves the dairy until it is opened by the consumer. Let such bottles bear the label of the producer and date of milking, and the responsibility for the contents is located and the field of reform reduced to the dairies and the subsequent maintenance of low temperature.

There are now a number of high class dairies, though too few. Here is a brief description of milk-handling at one of the finest—Edgewood Farms, Pewaukee Lake, Wisconsin:

HOW IT SHOULD BE DONE

The milk is drawn from well-groomed and well-washed, healthy cows, by naturally clean milkers, clothed in sterile, white garments, who wash their hands carefully before and after each cow is milked. After being drawn into sterilized, clean pails, through wire gauze sieves, it is carried to the front vestibule of the barn and poured through gauze strainers into a can. As soon as this can is filled, it is conveyed to a milk receiving room, on the second floor of the dairy building.

Here it is put through an improved strainer, having four discs of sterilized cotton. Thence it flows into a collecting pan below, and from this trickles over the tubular refrigerator, which reduces its temperature to 38 degrees F., and it is then sealed in bottles in a tile-lined, sterilized room. The bottling is done twice daily in the pure country air and within fifteen minutes after milking.

The bottles are kept in a refrigerating room until packed in iron boxes wtih cracked ice, and shipped.

This is "Keickhefer's Certified Milk," sold in Milwaukee and Chicago at twelve cents a quart.

emical and bacteriological contents are certified by the Milwaukee Medical Milk Commission, and in both it is superior to any other milk reported. During last year the average number of bacteria per centimeter was 630; the average from June to December was only 336.

PUBLIC MUST MAKE ITS DEMANDS

San Francisco has been slow to act, but is beginning to improve. Citizens should interest themselves in the matter. They should co-operate with and assist the Milk Inspectors and encourage those who are making an earnest effort to improve their methods. It is a problem for the public. What it demands it will get, but at the expense of patient, persistent effort.

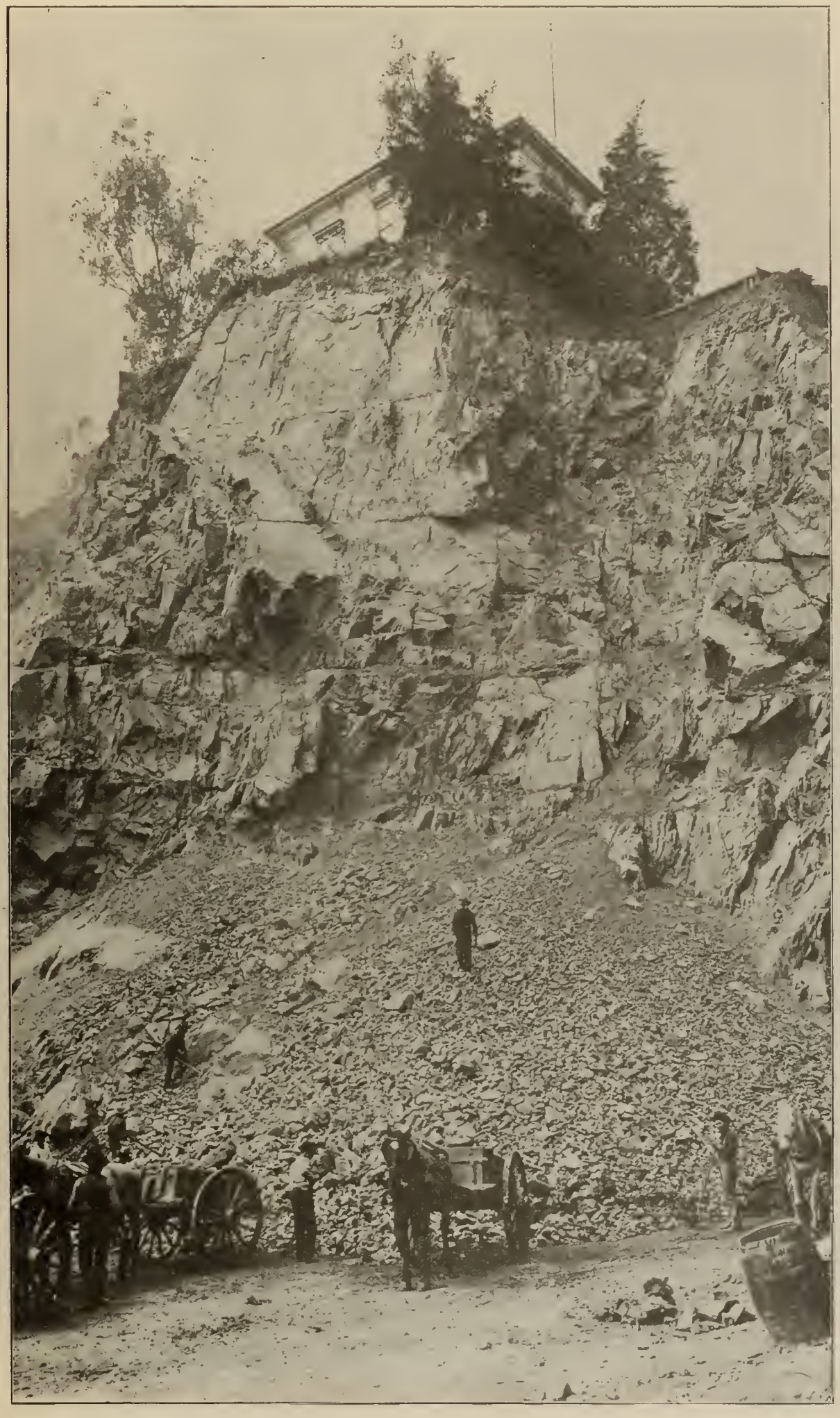
The plan of arcading Union Square avenue is one of the most meritorious that has received publicity in San Francisco for a long time. This small, neglected street, properly improved, could be made a place of popular resort and an added attraction for visitors to the city.

The projectors of the enterprise have, however, undertaken no light task. There is no large city where realty owners are more conservative than in San Francisco. At the close of the Midwinter Fair, the Merchants' Association investigated the possibilities of a similar plan for the same locality, and Mr. L. M. King, then its superintendent, secured pledges for thirty-two Oriental booths, to be conducted by some of the Turks, Syrians, Arabs and Moors that were represented at the Fair. It was found impossible at that time to bring all the diverse interests involved into line with the project, and the Association reluctantly abandoned it.

We are glad to see that the enterprise has been revived by some of those directly interested, and we hope that whatever form the improvement may take, it will succeed. It is a good thing and would help the city.

DEFENSE OF TELEGRAPH HILL

Supervisors Revoke a Blasting Permit, Move to Enjoin Grading, and Make an Appropriation to Buy Land and Save the Contour of the City's Beautiful Heights.



TURNING A BEAUTY SPOT INTO A QUARRY

Photography fails to convey an idea of the altitude of the hill, but shows the destructive forces that have worked at it until the indignation of residents and the good work of the Supervisors brought them to a stop. A conviction nas been secured against the most active offender for blasting in the city without a permit, and other legal action will probably prevent further attacks at this point.

This picture shows the quarrying operations that have been going on at Kearny and Chestnut streets and that threatened to result ultimately in the complete demolition of Telegraph Hill.

The re-entrant angle at the right of the center, is where Chestnut street goes over the precipice, and it was here that quarrymen worked, under a grading permit from the Board of Works, prizing off the blocks of stone with crowbars and tumbling them into the street below, to be broken up and carted away.

It was this process that the Merchants' Association, the California Club, the Outdoor Art League and other public spirited organizations attempted to stop two years ago when they advocated the voting of bonds for the purpose of buying enough land to preserve San Francisco's most beautiful height and most effective shelter for shipping. That item of the bond issue failed, unfortunately, but residents of the hill have since been forced to move in the matter in defense of their homes.

Attorney R. M. Sims, and other residents have induced the Board of Supervisors to revoke a permit given the Globe Milling Company to explode blasts on its property in the block bounded by Francisco, Chestnut, Montgomery and Kearny streets, and to begin injunction proceedings to stop the grading down of Chestnut street at the point indicated by the picture. The Supervisors have also provided in the budget adequate funds for the purchase of property at the top of the cliff which would give the city control of the frontage on Chestnut street so that at no future time would a Board of Works be likely to issue another permit for grading there, except in accordance with a proper parking plan. This purchase will involve an outlay of about $25,000, but will probably save the hill, as Chestnut street is now about the only vulnerable point.

In connection with this effort the Merchants' Association addressed the following communication to the Board of Supervisors:

To the Honorable the Board of Supervisors, City and County of San Francisco:

Gentlemen:

In regard to recent attempts by private parties to renew blasting and excavating in Telegraph Hill, particularly near the intersection of Chestnut and Kearny streets, which excavations, if continued, will interfere with the proposed improvement of the hill, the Merchants' Association, in conformity with the position which it has heretofore always taken, namely, that the hill should be preserved and improved, respectfully asks your Honorable Board to ascertain what are the plans of Architect D. H. Burnham for the improvement of Telegraph Hill, and that the proper steps be taken by the city to preserve the hill so that it can be improved in accordance with these plans.

We suggest this for the reason that the Association for the Improvement and Adornment of San Francisco is now having prepared by Mr. Burnham plans for the general improvement of the city, and, as we understand the improvement of Telegraph Hill is one of the features of these plans, any improvement made should conform to this general plan if the same is ultimately adopted.

Respectfully yours,

THE MERCHANTS' ASSOCIATION,
FRANK J. SYMMES, President.
L. M. KING, Secretary.

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RELIABLE

BUSINESS GUIDE TO SAN FRANCISCO.

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This list is printed in 6,000 papers, which are read by three or four times as many persons every month.

NOTE.—Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only $1.00 per month.

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Maggs, Herbert B.....Flood Building
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California Art Glass B. & C. Works.
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Gump, S. & G.....113 Geary
Sanborn, Vail & Co.....741 Market
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Vickery, Atkins & Torrey....236 Post

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Edwards, Wm. & Co.....111 Fremont

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Young & Swain Baking Co..2229 Geary

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Hibernia Savings and Loan Society
.....McAllister and Jones
Humboldt Savings Bank...626 Market
Italian-American Bank .....
.....Montgomery and Sacramento
London, Paris and American Bank, Ltd.....Sutter and Sansome
Market Street Bank, The.....
.....Market and Seventh
Mechanics' Savings Bank.....
.....Montgomery and Bush
Mercantile Trust Company of San Francisco.....464 California
Meyer, Daniel .....216 Pine
Mission Bank, The....16th and Julian
Mutual Savings Bank of San Francisco.....710 Market
Perine, Geo. M.....328 Montgomery
Russo-Chinese Bank..412 Montgomery
Rollins, E. H. & Sons.....
.....Merchants' Exchange Bldg
Savings and Loan Society.....
.....101 Montgomery
S. F. Savings Union....532 California
Security Savings Bank.....
.....316 Montgomery
Swiss-American Bank..524 Montgomery
United States National Bank, The..
.....805 Market
Wells-Fargo-Nevada National Bank of San Francisco.....
.....Sansome and Market
Western National Bank of San Francisco .....
...Flood Bldg, Market and Powell
Yokohama Specie Bank .....
.....514 Montgomery

BARBERS' SUPPLIES.
Deckelman Bros.....106 Ellis

BAZAARS.
Charlton, C. P. & Co.....943 Market

BEER BOTTLERS.
Enterprise Bottling Co..2745 Sixteenth
Fredericksburg Bottling Co..1510 Ellis
Rapp, John & Son..8th and Townsend

BELTING—LEATHER.
Cook, H. N., Belting Co....126 Fremont
Heins, Alex., Belting Co.....93 Fremont

BICYCLES.
Christoffer, C. M.....528 Stanyan
Leavitt & Bill.....309 Larkin
Lee, W. E.....504 Stanyan
Varney, T. H. B.....1331 Market

BLINDS.
Hindes, Edw. B. & Co.....328 Howard

BILL POSTERS.
Varney & Green.....Market & Tenth

BOILER WORKS.
Eureka Boiler Works .....113 Mission
Keystone Boiler Works .....
.....Main and Folsom

BOLT MANUFACTURERS.
Payne's Bolt Works.....121 Howard

BOOK BINDERS.
Hicks-Judd Co.....23 First
Phillips Bros.....505 Clay

BOOKS AND STATIONERY:
Cary, L. H.....16 Grant Ave.
Cunningham, Curtiss & Welch....
.....319 Sansome
Elder, Paul .....238 Post
Hanak & Hargens....107 Montgomery
Nolan & George Co.....518 Mission
Payot, Upham & Co.....100 Battery
Robertson, A. M.....126 Post
S. F. News oC.....242 Geary
Whitaker & Ray Co., The..711 Mission

BOOTS AND SHOES.
Buckingham & Hecht.....225 Bush
Calin, Nickelsburg & Co..129 Sansome
Eisenberg, Henry.....410 Kearny
Harrison, L. G.....26 Powell
Heim, F. L.....234 Stockton
Koenig, F.....123 Kearny
Kutz, The G. M. Co.....103 Mission
Maier, Chas.....834 Kearny
Mauzy & Reid Co.....10 Sutter
Philadelphia Shoe Co.....10 Third
Rosenthal, Feder Co.....216 Post
Rosenthal's Inc.....107 Kearny
Siebe Shoe Co.....130 Main
Sommer & Kaufmann.....28 Kearny
Sullivan, J. T.....20 Fourth
United Workingmen's Boot & Shoe Co.....42 Second
Williams-Marvin Co.....569 Market
Wolf, H. & Bro.....208 Sixth
Young, George H.....117 Bush

BOX FACTORIES.
American Box Factory....815 Brannan

BREWERIES.
Burnell & Co.....480 O'Farrell
Hibernia Brewery.....1225 Howard
National Brewing Co.....762 Fulton
Union Brewing and Malting Co...
.....18th and Florida
Wunder Brewing Co.....
.....Scott and Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.
Bauer-Schweitzer, H. & M. Co.....
.....632 Sacramento
Illinois and Pacific Glass Co..10 Main

BRICK MANUFACTURERS.
Patent Brick Co.....Safe Deposit Bldg

BRIDGE BUILDERS.
S. F. Bridge Co.....220 Market

BROKERS—COFFEE.
Bickford, C. E.....38 California

BROKERS—CUSTOM HOUSE.
Bunker, C. D. & Co.....435 Battery
Heise, Chas. Ed. & Co.....510 Battery
Mattoon & Co.....530 Battery
Mayhew, F. E. & Co.....424 Battery
Reed, George W.....500 Battery
Swayne, Hoyt & Co.....405 Battery

BROKERS—MERCHANDISE AND GENERAL.
Booth, F. E.....122 Davis
DuVal, W. M. & Co.....221 Front
Maillard & Schmeidell....307 Sansome
Page Bros.....302 California
Wanlorek, M.....406 California

BROKERS—SHIP AND FREIGHT.
Birnbaum, H. B.....123 California

BROKERS—STOCK, BOND, GRAIN AND OIL.
Ames, Worthington....415 Montgomery
Barth, J. & Co.....480 California
Girvin & Eyre.....426 California
Goldman, Max .....312 Pine
Hecht Bros. & Co.....312 Pine
Hellman, A. C.....317 Hayward Bldg
Hirshfeld, C.....79 Nevada Block
Perry, John, Jr.....411 Montgomery
Politzer & Co.....Clunie Bldg
Politz, Edward & Co.....403 California
Rehfisch & Hochstadter..413 California
Skaller, Geo. & Co.....Kohl Bldg
Toplitz, Joseph B.....330 Pine

BROKERS—TICKET.
Ottinger, A.....620 Market

BROOMS, BRUSHES AND WOODENWARE.
Van Laak, The Mfg Co.....
.....Harrison and Twenty-eighth

BUILDING AND LOAN ASSOCIATIONS
Continental Building and Loan Association.....301 California
Pacific States S. L. & B. Co.....
.....213 Sansome

BUILDING MATERIALS.
Waterhouse & Price.....
.....29 New Montgomery

BURGLAR ALARM SYSTEMS.
S. F. Electric Protective Co., The..
.....230 Montgomery

BUTCHERS.
Baccus, R. T.....
....S. W. cor. O'Farrell and Mason
Bayle, Lacoste & Co.....534 Clay
Clayburgh & George.....339 Kearny
Decourtieux, A.....529 Merchant
Finke, Fred H.....5 Steuart
Herman, Benj.....Bush and Franklin
Hofmann & Woenne.....735 Market
Katz, F. & Sons.....California Market
Poly, Clayburgh & Co.....339 Kearny
Patek, F. & Co.....500 Washington
Roberts, W. F.....2817 California
Schweitzer, J. & Co.....416 Clay
Stone & Ecklon Co., The.....236 Sixth
Taaffe, Wm. & Co.....1495 O'Farrell

BUTCHERS' SUPPLIES.
Pacific Butchers' Supply Co.....
.....790-792 Mission

CANNED GOODS.
Spanish-American Food Co.....
.....149 Fremont

CAPITALISTS.
Bishop, Chas. R.....530 California
Center, John .....
Denicke, E. A.....510 Montgomery
Denman, James .....2380 Steiner
.....N. E. cor. 16th and Shotwell
Fontana, Mark J..California and Front
Hopkins, E. W.....324 Pine
Hopkins, Timothy.....Mills Bldg
Lathrop, Charles G.....
.....Stanford University
Levy, H. M.....41 Nevada Block
McDonald, Jasper .....Mills Bldg
Dean, Walter E.....81 Nevada Block
Moore, A. A., Jr.....Hayward Bldg
Payne, Warren R.....330 Pine
Phelan, James D.....Phelan Bldg
Pope, George A.....Hayward Bldg
Schmidt, John A.....425 Ellis
Smith, F. M.....101 Sansome
Spreckels, Claus.....327 Market
Spring Valley Water Works .....
.....Geary and Stockton
Thomas, H. W.....327 Market
Thompson, R. R.....503 California

CARPENTERS AND BUILDERS.
Miller, Geo. E.....614 Commercial
Murray, S. C.....632 Howard
Robinson & Gillespie.....411 Sutter

CARPETS.
Gullixson Bros.....955 Market
Hulse, Bradford & Co.....760 Mission
Schlueter & Volberg.....217 Sutter
Walcom, Geo. & Co.....402 Sutter
Walter, D. N. & E. & Co....529 Market

CARPET CLEANING WORKS.
Spaulding, J. & Co.....353 Tehama

CARRIAGE COMPANIES.
United Carriage Co.....Palace Hotel

CARRIAGE AND BUGGY MANUFACTURERS.
Babbitt, J. H.....314 McAllister
Grave, B. Co.....421 Pacific
Holmes, H. E. & Co.....740 Folsom
Larkins & Co.....651 Howard
O'Brien & Sons.....
.....Golden Gate Ave. and Polk
Schindler, H. B.....128 Spear

Studebaker Bros. Mfg. Co.....
.....Market and Tenth
Wertsch, Wm...100 Golden Gate Ave.
Willey, O. F. & Co.....1622 Market

CASH REGISTERS.
Autographic Register Co...523 Market
Freeman, I.....1327 Market

CEMENT MANUFACTURERS.
Pacific Portland Cement Co.....
.....Rialto Bldg

CENTRAL PARK ASSOCIATION.
McNeill, D. R.....1187 Market

CHAIR MANUFACTURERS.
Heywood Bros. & Wakefield Co....
.....661 Mission

CHARCOAL.
Ohlandt, N. & Co.....330 Market

CHEMISTS.
Curtis, J. M. & Son.....123 California

CHEWING GUM MANUFACTURERS.
American Chicle Co.....27 Main

CHIMNEY PIPE.
Clawson, L. E. & Co.....1340 Market

CHOCOLATE MANUFACTURERS.
Ghirardelli, D. Co.....104 Pine

CHRONOMETERS AND NAUTICAL INSTRUMENTS.
Pascoe, J. C.....305 Battery
Weule, Louis.....231 California

CIGAR AND TOBACCO DEALERS.
Adler, Ben.....750 Market
Bamberger, J. & Co....406 Sacramento
Blaskower, M. & Co...223 Montgomery
Cahen, Sig.....22 Montgomery
Ehrman Bros. & Co.....225 California
Gunst, M. A. & Co.....203 Kearny
Heyneman, Herman.....204 Sansome
Judell, H. L. & Co.....428 Sansome
Lane & Connelly.....204 Market
Lewis, Wm. & Co.....24 California
Michalitschke Bros.....410 Market
Michalitschke, Chas....101 Grant Ave.
O'Brien, J. W.....101 Powell
Ordenstein, Max.....322 Battery
Plagemann, H. & Co.....709 Market
Rinaldo Bros. & Co.....300 Battery
Schench, L.....228 Market
Schoenfeld, Jonas.....508 Washington
Willard Bros.....636 Market

CIGARETTE MANUFACTURERS.
John Bollman Co., The.....679 Front

CIRCULAR DISTRIBUTERS.
Weil, W. M.....106 Pine

CLOAK AND SUIT HOUSES.
Cailleau, Armand.....114 Kearny
Davidson, D. M. & Co.....52 First
Gebhardt, C. & Co.....1114 Market
Golden Gate Cloak and Suit House
.....1230 Market
Kelly & Liebes.....120 Kearny
Livingston & Co.....867 Market
Ransohoff, L.....117 Geary
Smith, H. L.....726 Market

CLOTHING DEALERS.
Alexander & Danziger.....20 Sansome
Brown Bros. & Co.....520 Market
Carroll & Tilton Company..811 Market
Frank Bros.....535 Kearny
Hastings Clothing Co..23 Montgomery
Hirsch Bros.....221 Montgomery Ave.
Hirsch, L. & Co.....927 Kearny
Hoffman, Rothschild & Co..11 Battery
Kellus, Chas. & Co.....132 Kearny
Mandel, Wiener & Co.....125 Sansome
Moss's (Inc.) .....622 Market
Neustadter Bros.....133 Sansome
Pauson & Co.....200 Kearny
Prager, A. J. & Sons.....857 Market
Roos Bros.....Kearny and Post
Straus, Louis.....11 Sansome
Summerfield & Roman...5th & Market

COAL DEALERS.
Allen, Chas. R.....144 Steuart
Brooks, Peyton H.....Mills Bldg
Campbell, Arthur C..Folsom and Spear
Cantley, James.....960 Howard
Easton, J.....131 Folsom
Fritch, Geo.....110 East
Greenberg, A. H.....1419 Ellis
Lewald, Sanford G. Co...1735 O'Farrell
Middleton, John .....674 Geary
Morton, Thomas.....674 Geary
Oregon Coal and Navigation Co....
.....Broadway and East
Peabody, E. & Co.....35 Clay
Rosenfeld's Sons, John..605 Montgomery
San Francisco and San Joaquin
Coal Co.....515 Safe Deposit Bldg
Stafford, W. G. & Co.....214 East
Western Fuel Co.....318 California

CODFISH DEALERS.
Alaska Codfish Co.....17 Davis
Union Fish Co.....24 California

COLLECTORS.
Curtin, D. A.....Mills Building

COMMISSION MERCHANTS.
Allison, D. E. & Co....117 Washington
American Produce Co.....
.....Drumm and Washington
American Mercantile Co...420 Battery
Armsby, J. K. & Co.....138 Market
Atchinson, B. M. & Co.....
.....Union Square Market
Biagi, D. & Co.....520 Sansome
Bodwell Produce Co.....205 Drum
Boessenecker & Co....311 Washington
Butler, F. W. Co.....427 Sansome
Byxbee, J. Fessenden .....48 Market
Caffrey, John.....21 Sutter
Campodonico & Burns.....501 Front
Cerruti Mercantile Co.534 Washington
Chiuda, V.....524 Sansome
Cutter, E. B. & Co.....302 California
Dairymen's Union.....128 Davis
De Bernardi, D. & Co.....409 Front
Demartini, John & Co..315 Washington
De Pue, Edgar J.....324 Pine
Detels, M. P.....218 California
Dodge, Sweeney & Co.....114 Market
Duffy, J. J. & Co.....304 Washington
Eveleth-Nash Co.....422 Front
Galli, A. Fruit Co.....516 Sansome
Garcia & Maggini.....100 Washington
Getz Bros. & Co...Davis and Sacramento
Gould, C. W. & Co....314 Washington
Gray & Barbieri.....309 Washington
Greenway, E. M...316 James Flood Bldg
Griffith-Durney Co.....200 California
Grinbaum, M. S. & Co., Ltd.....
.....327 Merchants' Exchange
Growers' Co-operative Agency....
.....425 Front
Guggenhime & Co.....118 Davis
Guichard, Robt. F.....507 Front
Haight, Fred B.....212 Front
Hammer & Co.....212 Sacramento
Hilbert Mercantile Co.....136 Second
Hillens, F.....200 Davis
Hilmer & Bredhoff.....36 California
Howard & McDonald..209 Washington
Hulme & Hart.....650 Fifth
Hume, R. D. & Co.....
....Merchants' Exchange Building
Hunt, Match & Co....212 Washington
Hyman Bros.....206 Sansome
Ivancovich, J. & Co....209 Washington
Jacobs & Malcolm.....112 Washington
Jaudin, H. U. & Co....325 Washington
Kittle, H. de W.....20 Pine
Landsberger & Son.....123 California
Leist, C. J. & Co..Sacramento & Davis
Lercari, C. J. & Co....128 Washington
Levy, A. & Co.....401 Davis
Lichtenberg, William....419 California
Loaiza, W. & Co.....202 Sansome
Lowry, W. G. & Co.....40 California
Macpherson & Honrihan .....
.....215 Washington
Martens, Read & Co.....303 Front
Minaker & Welbanks.....501 Sansome
Mitchell & Goodall....310 Washington
Montealegre & Co...410 Hayward Bldg
Morris Bros.....206 Front
Newbauer, H. W.....542 Davis
Olcese, G. B. & Co.....420 Davis
Phillips, M. & Co.....20 Pine
Portuguese Commission Co...209 Clay
Roussel & Davidson.....19 California
Sanford Bros .....411 Washington
Scatena, L. & Co.....104 Washington
Schultz-Hansen Company....310 Davis
Schwartz Bros.....421 Market
Sherwood & Sherwood.....212 Market
Sloss & Gerstle.....310 Sansome
Southern Pacific Milling Co.....
.....224 California
Sresovich, L. G. & Co.....521 Sansome
Tilden, H. N. & Co.....211 Sacramento
Tindal, George W. Co.....514 Clay
Trobock & Bergen.....505 Sansome
Van Husen & Co..Washington & Davis
Vanvales, M. D.....318 Washington
Webster & Dunbar.....304 Davis
Welch & Co.....220 California
Wetmore Bros.....415 Washington
Wolf & Sons.....321 Davis
Wolfen, Max & Co.....423 Front
Wolff, William & Co.....216 Mission
Zentner, J. & Co..Front & Washington

CONFECTIONERS.
Blum, S.....Polk and Sutter
De Martini, L. Supply Co....112 Front
Gruenhagen & Co.....20 Kearny
Haas, Geo. & Son.....810 Market
Hromada, Adolph Co.....202 Battery
Lechten Bros.....1257 Polk
Maskey, Frank.....32 Kearny
Rhine, Henry & Co....210 Sacramento
Roberts, Geo. F. & Co..Polk and Bush
Rothschild & Ehrenpfort.....118 Main
Seidl, J. & Co.....619 Battery
Townsend, W. S.....10 Kearny

CONTRACTORS AND BUILDERS.
Fahy, Richard.....518 Noe

COOPERS.
California Barrel Co.....327 Market
Carl Cooperage Co.....217 Commercial
Herbert & Vogel.....
....N. E. cor. Broadway and Front
Woerner, David, Cooperage Co....
.....14th and Harrison

COOPERAGE STOCK.
Richards, J. W.....
.....California Safe Deposit Bldg

CORDAGE MANUFACTURERS.
Tubbs Cordage Co.....611 Front

COTTON GOODS.
California Cotton Mills Co.....
.....East Oakland, Cal.

CRACKER MANUFACTURERS.
American Biscuit Co.....
.....Broadway and Battery
Pacific Coast Biscuit Company.....
.....Second and Folsom

CREDIT BUREAU.
Merchants' Credit Association of California .....123 California

CROCKERY AND GLASSWARE.
Anglo-American C. &. G. Co..108 Pine
Cowen-Heineberg Co.....318 Front
Nathan-Dohrmann Co.....122 Sutter
Schloss Crockey Co.....409 Market
Sternheim, S. & Son.....528 Market
Wiedero, H. O.....Fourth and Mission

CRUSHED ROCK.
Cal. City Rock Co.....503 California

DAIRY MACHINERY.
De Laval Dairy Supply Co...9 Drumm

DEPARTMENT STORES.
Emporium, The.....Market
Smith's Cash Store.....27 Market

DISPLAY FIXTURES.
Clarke, Sidney A.....60 First

DOORS AND WINDOWS.
California Door Co.....20 Drumm

DRAYMEN AND STORAGE.
Rocarde, J. B., Drayage Co..19 Drumm
Emmons, G. W.....212 California
Farnsworth & Ruggles.....25 Davis
McNab & Smith.....205 Davis
Morton Draying and Warehouse Co., The.....110 Battery
Overland Freight and Transfer Co.
.....203 Front
Rode, C. B. & Co.....404 Battery
Strauss, K.....118 Battery
Teele & Co.....708 Sacramento
Union Transfer Co..Bryant and Second
Western Transfer and Storage Co..
.....323 Front

DRIED FRUITS.
Griffin & Skelley Co.....132 Market
Phoenix Raisin Seeding and Packing Co.....202 Market
Rosenberg Bros. & Co...211 California

DRUGGISTS.
Ayers, Edw. N.....229 Leavenworth
Bayley, E. P.....318 Grant Ave.
Boericke & Runyon.....330 Post
Broemmel, J. G. B.....2501 California
Burnett, G. W.....8 Turk
Calegaris, Joseph..Kearny and Pacific
Carpenter, Dr. Lewis .....1498 Fulton
Clough, Frank.....400 Ellis
Esters Von Krakau, W..25th & Folsom
Fauda, C. O.....1600 Stockton
Ferry Drug Co.....8 Market
Fletcher, David M.....
....S. W. cor Van Ness and Geary
Gates, J. R. & Co.....417 Sansome
Grant Drug Co.....38 Third
Grazer, F. A.....2291 Mission
Kelly, Frank S.....102 Eddy
Lainer, Rd. Drug Co...699 McAllister
Langley & Michaels Co.....34 First
Leipnitz, G. & Co.....250 Sutter
Lengfield's Pharmacy.....202 Stockton
Mack & Co.....13 Fremont
Owl Drug Co.....1128 Market
Prior's Pharmacy .....801 Valencia
Redington & Co.....23 Second
Richards & Co.....406 Clay
Rockstroh, F. E.....1098 Howard
Rossi, D. P.....1400 Dupont
Ryan, D.....3402 Mission
Schmidt, Val..S. W. cor. Polk & Jackson
Union Drug Co.....400 Sutter
Wakelee & Co....Bush & Montgomery
Weck Co., F. A....158 New Montgomery

DRY AND FANCY GOODS HOUSES.
Bauer Bros. & Co.....21 Sansome
Bernstein, Sylvan L.....120 Sutter
City of Paris Dry Goods Co., The..
.....Geary and Stockton
Clayburgh, L. J. & Co.....6 Sutter
Davis, R. D. & Co.....
.....Geary and Grant Ave.
Dinkelspiel, L. & Sons.....39 Battery
Graf Bros.....569 Market
Greenberg & Greenberg..31 Grant Ave.
Hale Bros.....979 Market
Hart, B. & Brother...9 and 11 Sansome
Heller, Bachman & Co....112 Sansome
Kennedy, R. T. Co.....1106 Market
Kohlberg, M. S. & Co.....121 Sansome
Levy, Max.....120 Sutter
Lippman Bros.....501 Hayes
Livingston Bros.....123 Post
Marcuse, M. & Co.....125 Sansome
Murphy, Grant & Co..Sansome & Bush
Nachol & Wand .....26 Kearny
Nathan, A.....2004 Market
Newman & Levinson.....129 Kearny
O'Connor, Moffatt & Co.....121 Post
Priester, Joseph .....1415 Stockton
Sachs Bros. & Co.....Sansome & Bush
Samuels Lace House Co., The D...
.....235 Sutter
Schmidt, Ben. J. & Co.....125 Sansome
Schoenholz & Ersbach .....110 Sixth
Schwartz, S. C.....2704 Twenty-fourth
Semeria, Henry & Co.....11 Sansome
Silverman, J.....222 Third
Strauss & Frohman.....107 Post
Strass, Levi & Co.....16 Battery
Thursbacher, B. E.....1591 Market
Weill, Raphael & Co..Kearny & Post
Weinstock, Lubin & Co.....
.....Geary and Grant Ave.

DYEING AND CLEANING.
F. Thomas Dyeing and Cleaning Works, The.....27 Tenth
Hickman, Henry.....3915 Sacramento

DYESTUFFS, COLORS AND CHEMICALS.
Kuttroff, Pickhardt & Co.....
.....215 Sacramento

EDUCATIONAL INSTITUTIONS.
Heald's Business College.....24 Post
S. F. Business College.....738 Mission

ELECTRIC SIGN MANUFACTURERS.
Novelty Sign Co.....127 Eddy

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brooks-Follis Electric Corp 527 Mission
California Electrical Wks...547 Mission
Century El ctric Company....28 Second
Consumers' Electrical Association
.....524 Sutter.
Doble Co., Abner...Fremont & Howard
Electric Railway and Manufacturers' Supply Co.....68 First
General Electric Co.....Crossley Bldg
Hetty Bros.....126 Eddy
Klein Electrical Co., The J. M....
.....107 Battery
Summerhayes, W. R.....627 Howard
Independent Electrical Construction Co.....31 Second
Westinghouse Electric and Manufacturing Co.....425 Market

ELECTRO-PLATERS.
Denniston's San Francisco Plating Works .....743 Mission
Golden West Plating Works..103 Beale
Merle, A. Co.....515 Mission
Marwedel, C. W.....58 First

ELEVATOR MANUFACTURERS.
Bryan Elevator Co.....530 Folsom
A. J. McNicoll Elevator Co..209 Second
Cahill & Hall Elevator Co....133 Beale
Holman, W. L.....210 Fremont
Otis Elevator Co.....509 Howard

EMBROIDERIES AND LACES.
Levy, Jules & Bro.....5 Sansome

ENGINEERS, CIVIL.
Ferris & Haas.....320 Sansome

ENGINEERS, CONSULTING AND CONTRACTING.
Stratton & Bryant ..121 New Montg'y

ESSENTIAL OILS.
Boldemann, A. C. & Co.....120 First

EXPORTERS AND IMPORTERS.
American Import Co., The..111 Battery
Castle Bros.....463 Mission
Domoto & Co.....307 Clay
Fremery, de James & Co....113 Pine
Jennings, Rufus P.....6 California
Maldonado & Co., Inc....419 California
Schmitz, C. & Co.....215 Sacramento
Vignier, A. & Co.....429 Battery
Wieland Bros., Inc.....119 Clay

FIRE PROOFING.
Western Expanded Metal and Fire Proofing Co.....Rialto Bldg

FIREWORKS.
California Fireworks Co....219 Front

FLORISTS.
Jacquemet, Joseph.....506 Eureka
Sievers & Boland.....25 Post

FLOUR MILLS.
Capitol Mills.....114 Sacramento
Sperry Flour Co.....133 Spear
Stockton Milling Co....112 California

FORWARDING AGENTS.
Earl, D. W. & Co....129 Crocker Bldg

FOUNTAIN PENS.
Cardinell-Vincent Co.....414 Market

FRUITS AND VEGETABLES.
Berta, A. Co.....526 Montgomery
Marchi, John.....520 Clay
Omey & Goetting....California Market
Polito, John L.....512 Valencia

FURNITURE—HOUSE AND OFFICE.
Bateman, William.....835 Folsom
Breuner Co., John.....261 Geary
Chicago Clock Co.....113 Grant Ave.
Cordes Furniture Co.....245 Geary
Eastern Outfitting Co....1310 Stockton
Friedman, M. & Co.....237 Post
Fuller Desk Co., The G. H..648 Mission
Fredericks, J. & Co.....34 Ellis
Indianapolis Furniture Co..750 Mission
Kragen's .....1015 Market
McCann, Belcher & Allen....600 Sutter
Milwaukee Furniture Co..932 Howard
Pattosien Co.....16th and Mission
Plum, Chas. M. & Co.....1301 Market
Sloane, W. & J. & Co.....116 Post
Smith Furniture Co., A. B....128 Ellis
Sterling Furniture Co....1039 Market
Weber, C. F. & Co.....526 Market
Wilson Bros.....1710 Market
Wisconsin Furniture Co.....
.....324 Parrott Bldg
Yawman & Erbe Mfg. Co.....
....Mission and New Montgomery

FURNITURE MANUFACTURERS.
Fink & Schindler Co., The..1309 Market
Johnson, Harry Co.....780 Mission

FURS.
Berwin & Gassner.....110 Kearny
Hoeflich, Albert.....116 Grant Ave.
Liebes, H. & Co.....139 Post
Wallace, Robert.....219 Grant Ave.

FUSE & MATCH MANUFACTURERS.
Metropolitan Match Co.....709 Front

GAS FIXTURES.
California Gas Fixture Co..517 Mission
Day Co., Thos.....725 Mission

GAS ENGINE MANUFACTURERS.
Schilling, Adam & Sons.....211 Main

GAS ENGINES AND SCALES.
Economist Gas Engine Co..519 Howard
Fairbanks, Morse & Co....310 Market
Union Gas Engine Co.....244 First

GAS GENERATORS.
Bullard & Breck .....131 Post
Pacific Acetylene Gas Co.....
.....111 New Montgomery
Reichert, Theodore.....625 Sutter

GAS METERS AND STOVES.
Pacific Meter Co.....24 Jessie

GAS REGULATORS.
Gas Consumers' Association..455 Sutter

GENERAL MERCHANDISE.
Heilbroner, L.....446 Ellis
Levin, J. & Co.....35 Taylor

GLASS MANUFACTURERS.
United States Glass Co.....18 Sutter

GLOVES.
Centemeri, P. & Co.....109 Grant ave.
Moss, Geo. A.....101 Post
Steinberger & Kalisher....609 Mission

GLUE MANUFACTURERS.
California Glue Works..123 California

GRAIN AND BEAN DEALERS.
Barnard, W. C. & Co.....
.....Sacramento and Davis

GRANITE AND MARBLE DEALERS.
Back, F. J.....791 San Jose Ave.
Seregni & Fernieri.....Flood Bldg

GRAPHOPHONES AND PHONOGRAPHS.
Columbia Phonograph Co....125 Geary

GROCERS.
Arnold, H. B.....Valencia and 21st
Bibo, Newman & Ikenberg..1447 Polk
Claussen, C.....23d and Capp
Cluff Co., William.....201 Market
Ehrman, M. & Co.....104 Front
Foge & Mohr.....5th and Mission
Foster, S. & Co.....26 California
Getz, M. & Co.....512 Mission
Goldberg, Bowen & Co.....432 Pine
Granucci Bros.....521 Front
Haas Bros.....100 California
Hartter, Hayes & Co.....216 Front
Hollmann, Henry.....2805 Mission
Hooper & Jennings.....213 Front
Hurley, J. T.....Hayes and Webster
Irvine Bros.....1302 Polk
Lennon, John A.....315 Clay
Lewin-Meyer Co.....34 Market
Meyer, A. & Co.....16 Sacramento
Parke Bros. & Co.....418 McAllister
Peters Bros.....798 Haight
Rathjen Bros.....39 Stockton
Rothschild, John & Co..115 Sacramento
Schleef & Creyer.....1125 Powell
Stulz, Joseph A..533 Montgomery Ave.
Sussman, Wormser & Co.....
.....S. E. cor. Market and Main
Tillman & Bendell.....327 Battery
West, Elliott & Gordon.....31 Sixth
Wellman, Peck & Co.....321 East

GUNS AND AMMUNITION.
Bekeart, Phil B. Co.....114 Second
Brown, The Ralph Co..109 New Mont'gy
Clabrough, Golcher & Co..538 Market
E. E. Drake.....86 First
Shreve & Barber.....739 Market
Winchester Repeating Arms Co.. .....127 First

HARDWARE.
Arnold Hardware Co.....23 Davis
Baker & Hamilton.....2 Pine
Bennett Bros.....35 Sixth
Brown, Chas. & Son.....807 Market
Dunham, Carrigan & Hayden Co.. .....19 Beale
Froelich, Christian.....202 Market
Holbrook, Merrill & Stetson..235 Market
Ils, J. G. & Co.....814 Kearny
Lloyd-Scovel Iron Works..159 Fremont
Marwedel, C. F.....58 First
Montague, W. W. & Co....309 Market
Mossford, Moses.....3885 24th
Pacific Hardware and Steel Co.... .....Mission and Fremont
Palace Hardware Co.....603 Market
Philpott, C. H. Co.....823 Market
Pike, A. W. & Co.....461 Mission
Rosekrans, H. & Co.....511 Sixth
Smith, Peter A.....614 Fourth
Tayler & Spotswood Co..135 Fremont
Unna, The Harry Co.....115 Battery
Wright, F. W.....66 Third
Woods, Chas. M.....420 California

HARNESS AND SADDLERY.
Johnson, J. C. & Co.....122 First
Liebold Harness Co.....211 Larkin

HATTERS.
California Hat Co.....597 Mission
Collins & Co.....1018 Market
Colman Co.....130 Kearny
Fannin, James H. & Co.....715 Mission
Fisher & Co.....9 Montgomery
Herrmann & Co.....328 Kearny
Kline, Louis & Co.....106 Bush
Lundstrom, K. A.....605 Kearny
Meussdorffer, K & Son.....213 Kearny
Meyer, C. H. & Bro.....32 Sansome
Triest & Co.....116 Sansome
Union Hat Co.....578 Mission

HAY AND GRAIN DEALERS.
Anspacher Bros.....214 Pine
Chase, W. W. Co.....1938 Market
Meyer, Albert.....2303 Geary
Scott & Magner.....615 Sixth
Somers & Co.....564 Sixth
Vermeil, J. L.....3142 Mission

HEALTH RESORTS AND MEDICAL WATERS.
Witter Water Co.....30 Montgomery

HEATING & VENTILATING
Royal Heating Co., Inc....738 Mission

HERMETIC CLOSURES.
Landsberger, Julius A.....108 Market

HORSE SHOEING.
Odea, Martin.....126 Geary

HOTELS.
Abrahamson, A.....1012 Van Ness
Brun, Benj. J.....1420 Van Ness ave.
California Hotel Co..Bush, near Kearny
Holm & Saxtorph, Baldwin House.. .....30 Ellis
Hotel St. Francis....Powell and Geary
Kingsbury, George W.....Lick House
Kirkpatrick, John C.....Palace Hotel
Occidental Hotel.....Montgomery
Phillips, H. B.....St. Nicholas Hotel
St. Nicholas Hotel Co..... .....Market and Hayes
Shores, L.....The Wentworth
Turpin, F. L., The Royal.....126 Ellis

HOUSEHOLD UTENSILS.
Wiester & Co.....22 Second

ICE DEALERS.
Consumers' Ice Company...420 Eighth
Merchants' Ice and Cold Storage Co.....Lombard and Sansome
Union Ice Co.....735 Fourth

INSURANCE.
Ahpel & Bruckman.....209 Sansome
Alliance Assurance Co...416 California
Berthau, Cesar.....423 California
Boardman & Spencer....514 California
Brown, Edw. & Sons.....411 California
Christensen, Edwards & Goodwin.. .....220 Sansome
Com'l Union Assurance Co..... .....416 California
Craig, Hugh.....210 Sansome
Davis, J. B. F. & Son.....215 Sansome
Dornin, Geo. D.....Hayward Bldg
Firemen's Fund Insurance Co.... .....401 California
German Ins Co., of Freeport..337 Pine
Grant, Geo. F.....218 Sansome
Gutte & Frank.....303 California
Herold, Rudolph Jr.....415 California
Ins. Co. of North America....202 Pine
Landers, William J.....205 Sansome
Liverpool & London & Globe Ins. Co., The.....422 California
London and Lancashire Fire Ins. Co. .....320 Montgomery
Manheim, Dibbern & Co...217 Sansome
Milwaukee Mechanics' Ins. Co.... .....410 California
Nathan & Kingston...501 Montgomery
New York Life Ins. Co.....Mills Bldg
New Zealand Ins. Co....312 California
Northwestern National Insurance Co.....315 Safe Deposit Bldg
Norwich Union Fire Ins. Society.. .....314 California
Pacific Mutual Life Ins. Co. of Cal..Montgomery and Sacramento
Painter, Edgar.....Kohl Building
Pacific Surety Co....Safe Deposit Bldg
Palache & Hewett.....313 California
Parker, Chas. M. T..... ....409 Mutual Savings Bank Bldg
Potter, Edward E.....412 Pine
Preferred Accident Insurance Co.. .....Mills Bldg
Shields, A. M.....Crocker Bldg
Sperling, Frank.....307 Parrott Bldg
Stovel, C. J.....122 Sansome
..ansatlantic Fire Ins Co..221 Sansome
Voss, Conrad & Co.....204 Sansome
Washington Life Insurance Co,, The .....Chronicle Bldg
Watson, Taylor & Sperry.....322 Pine
Watt, Rolla V.....Pine & Sansome
Wilson, Horace.....604 Montgomery

IRON WORKS.
California Iron Yard.....640 Second
Fulton Iron Works .....17 First
Macauly, H. C. & Co.....155 Bluxome
Morton & Hedley.....215 Harrison
Risdon Iron and Locomotive Works, The .....Steuart and Folsom
Vulcan Iron Works.....505 Mission

JAPANESE PRODUCTS AND FANCY GOODS.
Marsh, G. T. & Co.....214 Post
Nippon & Company.....507 Dupont
Solomon, C., Jr.....422 Battery

JAPANESE AND CHINESE SILKS.
Mendelson Bros.....7 Battery

JEWELERS.
Andrews, A.....221 Montgomery
Baldwin Jewelry Co.....978 Market
Bohm, Bristol Co.....104 Geary
Brittain & Co.....120 Geary
California Jewelry Co.....134 Sutter
Carrau & Green.....220 Sutter
Diamond Parlor Jewelry Co..... .....722 Market
Eisenberg, A. & Co.....126 Kearny
Elgin National Watch Co..206 Kearny
Fershtand, Theodore.....126 Kearny
Glindeman, W.....5 Third
Greenzweig, George & Co..206 Kearny
Hall, A. I. & Son.....84 Third
Hammersmith & Field.....36 Kearny
Heringhi, Leo.....8½ Stockton
Huguenin, Adolph .....227 Grant ave.
Isaacs, Abe.....343 Kearny
Judis, Alphonse Co..... .....Mutual Savings Bank Bldg
Nordman Bros.....134 Sutter
Phelps & Adams.....120 Sutter
Radke & Co.....118 Sutter
Schneidewind, H. J.....822 Valencia
Schussler, M. & Co.....713 Market
Schwartze, K. G.....502 Battery
Schweitzer, Joseph.....707 Market
Shreve & Co.....Crocker Bldg
Sorenson, James A. Co.....103 Sixth
Vanderslice, W. K. & Co....136 Sutter

JEWELERS' SUPPLIES.
Armer & Weinshenk.....220 Sutter
Muhs & Lochbaum Co.....738 Mission

KNITTED GOODS.
Gantner & Mattern Co.....20 Post
Pfister, J. J. Knitting Co.....60 Geary

LADIES' FURNISHING GOODS.
Charles, Max & Co.....764 Market
Davis, Schonwasser & Co.....134 Post
Magnin & Co.....920 Market
Marks Bros.....1210 Market
Paragon, The.....1306 Market
Rosenthal, S. & Co.....937 Market

LADIES' TAILORS.
Flamm, G.....1435 Polk
Gadner, A.....2012 Fillmore
Lowenthal & Co.....914 Market
Paternost, J.....684 Sutter
Rothschild, M.....526 Sutter

LAMPS.
Boesch Lamp Co.....585 Mission
Bauer Lamp & Reflector Co.510 Mission

LAUNDRIES.
Domestic Laundry Co.....581 Eighth
La Grande Laundry.....23 Powell
National Laundry Co..18th and Sanchez
S. F. Laundry Association....131 Ellis
U. S. Laundry Association..... .....3111 Sixteenth
White Star Laundry Co....330 Market

LAUNDRY MACHINERY.
Troy Laundry Machinery Co..... .....583 Mission

LAW BOOK PUBLISHERS.
Bancroft-Whitney Co....612 California

LEAF TOBACCO DEALERS.
Goslinsky, E. & Co.....217 Battery
Kohlberg & Co.....526 Washington
Rosenshine & Co.....413 Battery

LEATHER AND LEATHER GOODS DEALERS.
Bissenger & Co.....401 Front
Brown & Adams.....325 Front
Dulfer & Nelson.....209 Mason
Frank, S. H. & Co.....408 Battery
Harpham & Jansen....524 Washington
Kauffman, Davidson & Co.....113 Clay
Kullman, Salz & Co.....582 Mission
Wagner Leather Co.....306 Clay

LIME AND CEMENT.
Cowell, Henry & Co.....211 Drumm
Holmes Lime Co.....24 Sacramento

LITHOGRAPHERS.
Britton & Rey.....525 Commercial
Galloway Lithographing Co..... .....410 Sansome
Mutual Label and Lithograph Co.. .....Second and Bryant
Roesch, Louis Co.....325 Sansome
Union Lithograph Co.....325 Sansome

LIVERY STABLES.
Christensen, E. C. & Son..1210 Valencia
Clemens, C. J.....409 Taylor
Kelly, Thos. & Sons.....1629 Pine
Nolan, John & Sons....1611 California

LUMBER DEALERS.
Albion Lumber Co..33-34 Crocker Bldg
Blyth & Trott.....Spear and Mission
Carter, Geo. E. & Co..52 Crocker Bldg
Casper Lumber Co..812 Hayward Bldg
Dodge, E. J. Co.....6 California
Dolbeer & Carson.....10 California
Excelsior Redwood Co.....204 Front
Gage, Mills & Co.....330 Market
Gray's Harbor Commercial Co.... .....237 California
Greenewald, O. H.....308 Crossley Bldg
Hammmond Lumber Co..... ....Merchants' Exchange Building
Hihn, F. A. Co.....Santa Cruz
Hobbs, Wall & Co., Inc 124 California
Hooper, C. A. & Co.....204 Front
Hooper, F. P. & J. A.....4 California
Kruse, J. S..Twenty-third and Shotwell
Jones, Richard C. & Co.....739 Bryant
McCloud River Lumber Co..... .....Fifth and Brannan
Meyer, Adolph.....1510 Devisadero
Pacific Lumber Co.....Rialto Bldg
Pope & Talbot.....314 California
Renton, Holmes & Co.....Mills Bldg
S. F. Lumber Co.....Third and Berry
Sierra Lumber Co.....320 Sansome
Simpson Lumber Co.....14 Spear
Slade, S. E., Lumber Co....6 California
Tacoma Mill Co.....300 California
Truckee L. Co. of S. F.....6 California
Union Lumber Co...Sixth and Channel

MACARONI MANUFACTURERS.
California Italian Paste Co..... .....347 Sacramento

MACHINERY AND ENGINEERS' SUPPLIES.
Alexander-Yost Co.....401 Market
Bay City Engineers & Supply Co.....322 Howard
Cal. Hydraulic Engineering and Supply Co.....17 Fremont
California Engineering and Construction Co.....907 Rialto Bldg
California Tool Works.....143 Beale
Cyclops Iron Works.....223 Main
Evans, C. H. & Co.....183 Fremont
Garratt, W. T. & Co.Fremont & Natoma
Hall, Robert.....108 Main
Harron, Rickard & McCone..21 Fremont
Henshaw, Bulkley & Co..... .....Fremont and Mission
Martin Pipe & Foundry Co..... .....33 New Montgomery
Meese & Gottfried Co.....167 Fremont
Moore, Chas. C. & Co..First and Mission
Pacific Tool and Supply Co..467 Mission
Pennington, Geo. W. Sons. Inc.... .....313 Folsom
Ralston Iron Works.....222 Howard
Rogers' Engineering Co..... .....109 New Montgomery
Sanitary Devices Mfg. Co..308 Market
Tatum & Bowen.....34 Fremont
The Compressed Air Machinery Co. .....26 First
Union Iron Works.....222 Market

MANTELS, GRATES AND TILES.
Bush & Mallet Co.....Crossley Bldg
Mangrum & Otter, Inc.....581 Market
Rigney, Thos. F.....641 Mission

MANUFACTURERS' AGENTS.
Alden, S. F. & Co.....300 Rialto Bldg
Eberhard Co., The Geo. F...12 Drumm
French & Linforth.....308 Market
Hughson & Merton.....105 Front
Insecticide Co., The.....819 Market
Luscombe & Isaacs.....22 Sansome
McLeod Mercantile Co.....220 Bush
Morgan & Allen Co.....134 Sutter
Robinson, Geo. H.....226 Bush
Sellman, Waters H.....220 Sutter

MARBLE WORKS.
Musto, Jos. & Sons.....709 Battery

MATTRESSES AND UPHOLSTERY.
Crescent Feather Co...510 Washington
Hoey, John.....716 Mission
Hogeman, H. M.....1529 Pine
Klopstock Bros.....2257 Folsom
Schrock, W. A.....21 New Montgomery

MEN'S FURNISHIING GOODS.
Atkins, R. C. & Sons..123 Montgomery
Baumel, Fred J.....1608 Market
Bullock & Jones Co.....106 Sutter
Cluett, Peabody & Co.....582 Mission
Dorey & Cunningham..509 Montgomery
Elkus Brenner Co.....17 Battery
Greenebaum, Weil & Michels..... .....17 Sansome
Hansen & Elrick....Market and Third
McNamara & Moran.....7 Battery
Meyerstein Co.....6 Battery
Morgan Bros.....229 Montgomery
Rogerson, J. C.....535 Valencia
Schoenfeld, Adolph.....1334 Market
The Toggery.....628 Market
United Shirt and Collar Co..25 Sansome

MERCHANT TAILORS.
Growall, W. L. Co..Mut. Sav. Bk. Bldg
Harshall, Abe.....214 Kearny
Jacobi Bros.....413 Montgomery
Lyons, Charles.....721 Market
Martin Bros.....17 Stockton
Poheim, J. T.....1110 Market
Reid, John & Son.....78 Geary

METAL WORKS.
American Can Co.....Kohl Building
Finn, John Metal Works...313 Howard
Pacific Metal Works.....139 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.
Bausch & Lomb Optical Co. of Cal. ..... 230 Sutter

MILK AND CREAM.
Berkeley Farm—N. J. Nelson..... .....1228 Folsom
Jersey Farm Co.....851 Howard
Loewe, Wm. G.....624 Russia
Pippy, Geo. H.....Nevada Block
S. F. Cream Depot.....1929 Mission
Standard Milk Co.....3201 16th

MILLINERY.
Butler, Schultze Co.....723 Market
Hinz & Landt.....543 Market
Holm & Nathan .....84 Third
Muller & Raas Co..... ....New Montgomery and Mission
Spencer & Mitau .....1026 Market
Toplitz, R. L. & Co.....545 Market
Zobel, Lud. Co.....919 Market

MILLWRIGHTS.
Dibert Mfg. Co.....225 Mission

MINERAL WATERS.
Cook's Mineral Water...19th & Castro
Eggers, Chas. & Co.....118 Eureka
Mt. Shasta Mineral Spring Co..... .....Sixth and Brannan

MINING COMPANIES.
Alaska Treadwell Gold Mining Co. .....Mills Bldg.
Bourn, W. B.....401 California
Pew, John W.....310 Pine
Quarre, Geo....Cal. Safe Deposit Bldg.
Ralston, W. C.....331 Pine

MINING MACHINERY.
Woodbury, Geo. E.....223 First

MUSLIN AND FLANNELETTE UNDERGARMENTS.
Reynolds, The Geo. W. Co..597 Mission

MUSTARD MANUFACTURERS.
Burr, C. C. & Co.....2111 Stockton

NECKWEAR MANUFACTURERS.
Heineman, H. M.....109 Sansome

NEWS DEALERS.
Foster & Orear.....Ferry Building

NOTIONS AND SMOKERS' ARTICLES.
Son Bros. & Co.....15 Sansome

OILS.
Porter, W. S.....Hayward Bldg.
Standard Oil Co.....Rialto Bldg

OPTICIANS.
Berteling Optical Co....214 Grant ave.
California Optical Co.....205 Kearny
Chinn-Beretta Optical Co...991 Market
Hirsch & Kaiser.....7 Kearny
Kahn, George H.....105 Montgomery
Kahn, H. & Co.....642 Market

OYSTER DEALERS.
Darbee & Immel.. 30 Union Sq. Market
Moraghan, The M. B. Oyster Co.. .....380 Brannan
Morgan Oyster Co., The.....614 Third

PACKERS OF CANNED SALMON.
Alaska Packers' Association.308 Market

PAINTS AND OILS.
Bass-Hueter Paint Co.....816 Mission
Cal. Paint Co.....236 First
Clinch, C. G. & Co.....7 Front
Fuller, W. P. & Co....Pine and Front
Magner Bros.....215 California
Nason, R. N. & Co.....117 Market
Ortelli, Wm.....906 Filbert
Rea, L. A. & Co.....1318 Stockton
Whittier-Coburn Co.....20 Fremont

PAINTERS AND PAPER HANGERS.
Beck, W. T. & Sons....729 Devisadero
Brace, N.....447 Valencia
Downing, Thomas, Inc..... .....Union Trust Bldg
Fraser, John P.....418 Post
Stader, C.....Glen Park
St. Denis, J. & Co.....344 Sutter
Stein, M.....30 Sacramento
Swan, J. S.....717 Market

PAPER BOXES.
Pacific Fold. P. B. Factory..14 Fremont

PAPER AND PAPER BAG MANUFACTURERS.
Cal. Paper and Board Mills..... .....40 California
Crown Paper Co.....707 Front
Union Bag and Paper Co....406 Front
Union Pulp and Paper Co..410 Sansome

PAPER AND PAPER BOXES.
Fleishhacker, A. & Co.....520 Market
Zellerbach, A. & Sons.....418 Sansome

PATENT DOOR OPENERS AND CLOSERS.
Rischmuller, Geo.....2449 Nineteenth

PHARMACEUTICAL PREPARATIONS.
Burgess, Frank P.....941 Howard
California Fig Syrup Co....392 Church
Law, Herbert E.....Rialto Bldg
National Pharmacy Co..214 Townsend

PHOTOGRAPHERS.
Bushnell Photo Co.....1510 Market
Taber Photo Co.....121 Post
Waters, R. J. & Co.....110 Sutter
Weidner, Chas.....36 Geary

PHOTO-ENGRAVERS.
Bolton & Strong.....621 Clay
Sunset Photo & Engraving Co.... .....Market and Tenth
Union Photo Engraving Co..... .....144 Union Square Ave.

PHOTOGRAPHIC SUPPLIES.
Andrews. T. P.....109 Montgomery
Kirk, Geary & Co.....112 Geary

PIANO AND ORGAN DEALERS.
Allen, Wiley B. Co.....931 Market
Curtaz, Benj. & Son.....20 O'Farrell
Deitemeier Piano Co.....835 Valencia
Kohler & Chase.....715 Mission
Mauzy, Byron.....308 Post
Pommer-Eilers Music Co....653 Market
Sherman, Clay & Co.....139 Kearny

PICKLE MANUFACTURERS.
Fisher Packing Co..... .....North Point and Stockton
Pacific Vinegar and Pickle Works. .....122 Davis

PLANING MILLS.
Birth, L. H.....709 Bryant
Hansen, A.....Berry, near Sixth

PLUMBERS.
Gulick & Wetherbee.....210 Mason
Ickelheimer, S. & Bro.....20 Geary
Murray Bros.....623 Sacramento
Snook, Wm. & Son....602 Montgomery
Wilson, W. F.....328 Stockton

PLUMBING, HEATING AND STEAM SUPPLIES.
Barker & Kinney .....133 Second
Dalziel-Molier Co.....557 Mission
Tay, Geo. H. Co.....49 First

PORK PACKERS AND PROVISION DEALERS.
Armour Packing Co.....309 Davis
Buttgenbach, Joseph.....336 Fourth
Cudahy Packing Co.....125 California
Heineman & Stern.....906 Larkin
Roth, Blum & Co.....201 California
South S. F. Pack. &. Prov. Co..117 Davis
Western Meat Co..Sixth and Townsend
Wilfert Bros.....1378 Market

POULTRY AND DAIRY PRODUCE.
Fodera, A.....526 Montgomery
O'Brien & Spotorno.....Cal. Market
Tiddy, Richard.....Spreckels Market

POWDER WORKS.
The California Powder Works.... .....Wells-Fargo Bldg

PRESS CLIPPINGS.
Allen's Press Clipping Bureau ....30 California

PRINTERS.
Barry, The J. H. Co..429 Montgomery
Bent & Meyerderks.....40 California
Commercial Publishing Co...463 Mission
Cubery & Co.....587 Mission
Dempster Bros..Glen Park Ave. & Bond
Freygang-Leary Co.....113 Davis

Gabriel Printing Co....419 Sacramento
Gilmartin Co., The.....19 First
Janssen Printing and Binding Co..
.....23 Stevenson
Monahan, John & Co..412 Commercial
Murdock, C. A. & Co.....532 Clay
Mysell-Rollins Co.....22 Clay
Partridge, John.....306 California
Pernau Bros.....543 Clay
Phillips & Van Orden Co.....508 Clay
Roberts, John W.....220 Sutter
Spaulding, George & Co.....414 Clay
Stanley-Taylor Co., The....656 Mission
Torres, Joseph M.....518 Sacramento

PRINTERS' INK.

Reed & Goodman.....513 Sacramento

PRINTING MACHINERY.

Swain, Hadwen Mfg Co.....215 Spear

PROPERTY OWNERS.

Andros, Milton.....320 Sansome
Ballard, Dr. J. Stow.....610 Hyde
Bancroft Property, The.....721 Market
Bishop, Thomas B.....532 Market
Crocker Estate Co....54 Crocker Bldg
D'Evelyn, Dr. Frederick W.....
.....Phelan Building
De Vecchi, Poalo, M. D..Crocker Bldg
Deichmiller, C., D. D. S.....
.....Y. M. C. A. Bldg
Flood, James L.....7 Nevada Block
Gibbons, Henry, Jr., Dr.....920 Polk
Heller, E. S.....14 Montgomery
Hewes, D.....412 Kearny
Hill, Horace L.....124 Sansome
Hooker, C. G.....967 Bush
Johnson, M.....Ross Valley
Kellogg, Sheldon G....711 Crocker Bldg
Keyes, Alex D.....1008 Mills' Building
Law, Hartland .....Crossley Bldg
Mayre, Geo. T., Jr....234 Montgomery
McNutt, Dr. W. F.....1220 Sutter
Montgomery, D. W., M. D.....
.....1301 Van Ness ave.
Page, Charles .....905 Mills' Building
Parrott, John .....401 Parrott Bldg
Payson, A. H.....409 Crossley Bldg
Pillsbury, E. S.....105 Crocker Bldg
Pischel, Kaspar, M. D.....Crocker Bldg
Platt, Frank L., D. D.....Flood Bldg
Quinn, John E.....California Hotel
Rosenthal, Dr. C. H.....636 Baker
Runyon, E. W.....42 Montgomery
Scheeline, S. C.....214 Pine
Schussler, Herman.....126 Stockton
Shiels Estate Co.....324 Bush
Stevens, Martin.....Mills Bldg
Tevis, Wm. S.....Mills Bldg
Van Orden, Dr. C. L.....606 Sutter
Westerfeld, Carl..Claus Spreckels Bldg
Wilson, A. W.....2430 Broadway

PUBLISHERS.

Mitchell, E. H...144 Union Square ave
Traffic Publishing Co..429 Montgomery

PUMPING MACHINERY.

Dow, Geo. E., Pumping Engine Co.
.....149 First
Jackson, Byron, Machine Works..
.....411 Market
Platt Iron Works Co.....11 First

RATTAN WORKS.

Coulter's Rattan Works.....227 Sutter

REAL ESTATE DEALERS.

Armstrong, Quatman & Co..111 Sutter
Aronson Realty Co.....109 Sutter
Ashton & Gardiner.....411 Montgomery
Babin, Landry C.....413 Kearny
Baldwin & Howell.....25 Post
Baldwin, O. D. & Son.....Mills Bldg
Boardman Bros. & Co..138 Montgomery
Buckingham, A. E.....26 Montgomery
Burnham & Marsh Co..211 Montgomery
Bush, David & Son..Safe Deposit Bldg
Coffey, H. E. & Co.....117 Sutter
Cranston, Wm. Co.....20 Post
Crim, W. H. & Co.....118 Montgomery
Davis, Alfred E.....323 Montgomery
Easton, Eldridge & Co..14 Montgomery
Ehrenpfort, Wm.....801 Fillmore
Giselman, William, Trustee.....
.....120 Phelan Bldg
Gunn, Benj. M. & Co..313 Montgomery
Hawks & Skelton ....323 Montgomery
Healy & Gillespie....415 Montgomery
Hendrickson, William & Co.....
.....614 Claus Spreckels Bldg
Heyman, Oscar & Bro.....115 Sutter
Hooker & Lent.....14 Post
Hooper, E. J.....26 Montgomery
Joost Sons & Co.....320 Bush
Landgrebe, MacNevin & Jones....
.....334 Bush
Lyon & Hoag.....116 Montgomery
Madison & Burke.....30 Montgomery
Magee, Thos. & Sons....5 Montgomery
Martin, Walter S.....916 Market
McElroy, R. D.....4 Phelan Bldg
Nelson, Johnson & Co..203 Montgomery
Oliver, P. B.....114 Montgomery
Patterson, George W. H....1026 Pine
Realty Syndicate, The.....14 Sansome
Rich, A. J. & Co.....112 Montgomery
Sachs, Sanford.....214 Pine
Sage, Dealey & Co.....638 Market
San Francisco and Suburban Home
Building Society.....708 Market
Schroth Co., The.....3 Hardie Place
Scooffy, Leonidas J.....26 Montgomery
Shainwald, Buckbee & Co.....
.....210 Montgomery
Speck & Co.....209 Montgomery
Strassburger, I. & Co....484 California
Surryhne, F. B.....114 Sutter
Umbsen, G. H. & Co.....14 Montgomery
Von Rhein Real Estate Co., Inc..
.....513 California
Woodward, Edwin W..11 Montgomery

RECREATION GROUNDS.

Herman, R.....Harbor View Park

REFINERS.

Selby Smelting and Lead Works..
.....416 Montgomery

RESTAURANTS.

Arfsten, Eichler & Co.....228 Kearny
Bay State Restaurant.....29 Stockton
Bergez, John.....332 Pine
Bertz, J.....24 Ellis
Besozzi, Louis.....504 Market
Blanco, A. B...N. E. cor. Eddy and Mason
Breuss, M. A.....70 Third
Christesen, M. A. C.....26 Fifth
Collins & Wheeland...329 Montgomery
Detjen & Mengel.....97 Market
Galindo, F. B.....133 O'Farrell
Krone, F. W.....35 Geary
Larsen, C. G.....16 Eddy
Malfanti, J. & Co.....110 O'Farrell
Nissum, James .....115 Grant Ave.
Peterson, P.....623 Kearny
Pouchan & Schlatter .....33 O'Farrell
Priet, P. & Co.....Geary and Stockton
Ravn & Karstensen.....111 Market
Swain, Frank A.....213 Sutter
Techau, R. J.....Mason, near Ellis
Westerfeld, P. & Co.....1035 Market
Wicker & Hermanson.....
.....Market St. and Park Ave.
Zinkand, Chas. A.....927 Market

RIGGERS.

Smith & Rice.....118 Howard

ROOFERS AND ROOFING MATERIALS

Pacific Refining and Roofing Co..
.....113 New Montgomery

ROOFING AND BUILDING PAPER.

The Paraffine Paint Co.....24 Second

RUBBER GOODS.

Boston Woven Hose and Rubber
Co.....14 Fremont
Rowers Rubber Co.....42 Sacramento
Goodyear Rubber Co.....577 Market
Morgan & Wright.....1067 Mission
Winslow, C. R. & Co.....44 Second

RUBBER STAMPS.

Patrick & Co.....111 Sansome

RUG MANUFACTURERS.

California Rug Co.Fillmore & Lombard

SAFES

Halls' Safe and Lock Works.....
.....605 Market
Hermann Safe Co.....427 Sacramento
Parcells-Greenwood Co..216 California

SAW WORKS.

California Saw Works.....210 Mission
Simonds Saw Co.....31 Main

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co.....122 McAllister

SCHOOL BOOK PUBLISHERS.

Ginn & Co.....325 Sansome

SCOTCH TWEEDS.

Craig Bros.....120 Sutter

SCREEN WORKS.

Quick, John W.....1014 Mission

SEEDS AND GRAIN.

Bowen, E. J.....815 Sansome

SEEDS AND PRODUCE.

Volkman, Chas. M. & Co.....408 Front

SEED GROWERS.

Metson, W. H. & Co...115 Crocker Bldg

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons.....17 Spear
Gladding, McBean & Co....Rialto Bldg
Steiger Terra Cotta and Pottery
Works .....Mills Bldg

SEWING MACHINES.

Evans, J. W.....1021 Market
Jackson, Wm. E.....612 Montgomery
Singer Mfg. Co.....210 Stockton
White Sewing Machine Co..1878 Market
Willcox & Gibbs Sewing Machine
Co.....334 Post

SHEET IRON AND PIPES.

Smith, Francis & Co.....83 Fremont

SHEET METAL WORKS.

De Lano Bros.....70 Spear
Shields, Thomas.....548 Mission

SHEET MUSIC AND MUSICAL INSTRUMENTS.

Mauvais, The Zeno Music Co.....
.....933 Market

SHIP BUILDERS.

Boole, W. A. & Son, Inc..20 California
Pacific Shipyard and Ways Co....
.....35 Steuart
Turner, Matthew .....40 California
Whelan, John A. & Bros....28 Steuart

SHIP CHANDLERS.

Foard, L.....3 Steuart
Josselyn, G. M. & Co.....38 Market
Lewis, Anderson, Foard & Co.....
.....24 East
Weeks Co., S. F.....31 Market

SHIPPING AND COMMISSION.

Alexander & Baldwin, Ltd..308 Market
Balfour, Guthrie & Co..316 California
Chapman, W. B.....123 California
Dempster & Son.....320 Sansome
Eddy, Falk & American Trading
Co.....123 California
Gale, J. W.....410 Davis
Grace, W. R. & Co.....
..N. E. cor. California and Battery
Herrmann, Geo. Co.....310 Sacramento
Johnson-Locke Mercantile Co.....
.....123 California
Lund, Henry & Co...Pine and Sansome
Marcus, Geo. & Co.....418 California
Mitsui & Co.....
....Merchants' Exchange Building
McNear, G. W.....326 California
Meyer, Wilson & Co.....210 Battery
Moore, Ferguson & Co..310 California
Newhall, H. M. & Co.....309 Sansome
Otis, McAllister & Co....109 California
Parrott & Co.....306 California
Plummer, Geo. E. & Co....51 Steuart
Spreckels, J. D. Bros. & Co..327 Market
Tyson, R. J. & Co.....18 California
Ulrichs, J. F.....123 California
Williams, Dimond & Co.....202 Market

SHIPSMITHS.

Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.

Ulman, Seeligsohn & Brown.....
.....715 Mission

SILK MANUFACTURERS.

Carlson-Currier Co.....8 Sutter
Nonotuck Silk Co.....84 Third

SILVERWARE.

Glidden, W. B.....110 Sutter
Graves, W. E.....120 Sutter
Whitney, John B.....120 Sutter

SMOKERS' ARTICLES.

Heininger, C. P. & Co.....535 Market

SOAP & TALLOW MANUFACTURERS.

Fischbeck & Glootz....214 Sacramento
Lille, Charles.....
.....N. W. cor. Bay and Webster
Luhn, Otto & Co.....117 Diamond
Newell & Bro.....313 Davis

SODA MANUFACTURERS.

Horstmann Co., John.....675 Bryant

SODA WATER APPARATUS AND SUPPLIES.

G. J. Becht Company.....572 Geary

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co..Union & Octavia

SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co.....141 First

STAMP DEALERS

Sellschopp, W. & Co.....113 Stockton

STARCH MANUFACTURERS.

Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towne.....55 First
Bonestell, Richardson Co..401 Sansome
Crocker, H. S. Co.....215 Bush
Heynemann, Milton, Marshall Co..
.....415 Montgomery
Le Count Bros.....533 Market

STEAM ENGINE MANUFACTURERS.

Ohmen Engine Works .....132 Main

STEAMSHIP AND TRANSPORTATION COMPANIES.

Cal. Transportation Co....Pier No. 5
Capelle, Robert.....140 Montgomery
Cook, Thos. & Co.....621 Market
Fugazi, J. F. & Co..5 Montgomery Ave.
International Navigation Co....21 Post
Loveland, H. D., Manager Pacific
Traffic Com. Co...456 Montgomery
Northern Commercial Co.Crossley Bldg
Occidental and Oriental Steamship
Co...707 Merchants' Exchange Bldg
Pacific Coast Steamship Co...10 Market
Pacific Mail Steamship Co.....
....707 Merchants' Exchange Bldg
San Francisco Dry Dock Co.....
.....302 Californla
Ship Owners' and Merchants' Tug
Boat Co.... .....302 California
Toyo Kisen Kaisha.....
....701 Merchants' Exchange Bldg

STEVEDORES.

Eschen & Minor.....8 Mission
Freese, A. C.....55 Mission

STORE AND OFFICE FIXTURES.

Simmen, John .....348 Phelan Bldg
Thoms, J. W.....
.....1009 Claus Spreckels Bldg

STOVE AND IRON FOUNDRIES.

Graham, James, Mfg. Co....14 Second
Steiger & Kerr.....18th and Folsom

SURGICAL INSTRUMENTS.

Hoppe & Co.....404 Sutter
Shutts, Walters & Co.....534 Sutter

SURVEYING INSTRUMENTS.

Lietz, A. Co.....422 Sacramento

SYRUPS.

Colonial Maple Sugar and Syrup
Co.....3460 Twenty-fifth
Long Syrup Refining Co.....
.....Eighth and Brannan
Pacific Coast Syrup Co....713 Sansome

TABLE CEREALS.

Pacific Cereal Association.....226 Clay

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Arnstein, Simon & Co.....585 Market
Baumgarten, J. & Co.....578 Mission
Ford, C. W. R. & Co.....116 Sutter
Reiss Bros. & Co.....24 Sutter

TAILOR TO TRADE.

Hilp, Henry, Tailoring Co., Inc...
.....Third and Jessie

TANNERS.

Eagle Tannery .....
.....26th and San Bruno Ave.
Legallet-Hellwig Tanning Co.....
.....401 Front
Norton Tanning Co.....312 Clay

TEAS, COFFEES AND SPICES.

Argonaut Tea and Spice Co.....21 Main
Brandenstein, M. J. & Co.....
.....Spear and Mission
Burmester, Henry W.....1854 Market
Caswell, Geo. W. & Co..414 Sacramento
Folger, J. A. & Co..Howard and Spear
Grandjean, Henry .....419 Jackson
Guittard Mfg. Co.....119 Front
Hills Bros .....128 Market
Huddleston & Co.....52 Market
Jones-Paddock Co.....26 Fremont
Schilling, A. & Co...Second and Folsom
Thierbach, Chas. F. & Co..306 Battery
Tyler, S. H. & Son.....310 Front

TELEPHONE AND TELEGRAPH COMPANIES.

Pacific States Telephone and Tele-
graph Co., The .....216 Bush

TENTS AND AWNINGS.

Ames & Harris, Inc...100 Sacramento
Neville & Co.....530 Davis

THEATERS.

Belasco & Meyer.....Alcazar Theater
Orpheum Circuit Co.....113 O'Farrell

TIMBER PRESERVING.

S. F. Timber Preserving Co.....
.....223 Folsom

TIN PLATE MANUFACTURERS.

Williams, I. B.....Mills Bldg

TITLE INSURANCE.

California Title Insurance and Trust
Co.....410 Montgomery

TOWEL COMPANIES.

Mercantile T. & L. Co.....331 Eighth
S. F. Towel Co., The.....819 Folsom

TOYS AND NOVELTIES.

Cal. Notion and Toy Co.....526 Market
Sadler & Co.....537 Market

TRANSFER COMPANIES.

S. F. Transfer Co.....118 Ellis
Morton Special Delivery Co.....
.....110 Battery
Pacific Transfer Co.....20 Sutter
People's Express Co.....106 Steuart
Wells, Fargo & Co. Express.....
.....Second and Mission

TRUNKS.

Hirschfielder & Meaney.....14 Sutter
Malm, C. A. & Co.....220 Bush
Oppenheimer, James .....1 Ellis
Pacific Trunk and Bag Co..625 Mission

TURKISH BATHS.

Lindstrom & Johnson.....415 Sutter

TYPEWRITERS AND SUPPLIES.

Alexander, L. & M. & Co.....
.....110 Montgomery
Bannan's Typewriter Exchange....
.....307 Montgomery
Bornemann, Geo. C. & Co....117 Sutter
Revalk, R. E. & Co....135 Montgomery
West Coast Typewriting Co.....
.....401 Hayward Bldg
Yost Writing Machine Co.....
.....327 Montgomery

UNDERTAKERS.

Gray, N. & Co.....353 Sutter
Halsted & Co.....946 Mission
Maass, H. F. Co.....917 Mission
Valente, Marini & Co....1524 Stockton

UNDERTAKERS' SUPPLIES.

California Casket Co.....934 Mission

UNDERWEAR.

Deimel Linen Mesh System Co....
.....110 Sutter

UNIFORMS AND REGALIA.

Pasquale, B. & Sons.....123 Geary

VALVES AND FAUCETS.

West Coast Safety Faucet Co.....
.....223 Mission

VARNISH MANUFACTURERS.

Berry Bros., Ltd.....809 Mission

VINEGAR MANUFACTURERS.

Consumers' Y. & V. Works....213 Eddy
Golden Gate Compressed Yeast Co.
and Potrero Yeast & Vinegar
Co. .....348 Sutter

WAGON AND CARRIAGE MATERIALS

Holt Bros. Co.....30 Main
Waterhouse & Lester.....534 Howard

WALL PAPER AND MOLDINGS.

Quadt, John .....1614 Market
Tozer, L. & Son .....762 Mission
Uhl Bros.....655 Market

WAREHOUSES.

Grangers' Business Association...
.....309 California
Haslett Warehouse Co., The.....
.....206 California
Lombard Warehouse Co., Inc.,.....
.....225 Fremont
S. F. Warehouse Co.....41 First
South End Warehouse Co.....
.....Townsend and Second

WELL BORERS.

Lowe, J. W.....126 Kearny

WIRE AND WIRE ROPE.

Pacific Steel and Wire Co....100 Front

WELSBACH MANTLES AND SUPPLIES

Welsbach Co.....359 Sutter

WINES AND LIQUORS.

Ahrens, Pein & Bullwinkel....620 Post
Arnhold, B. & Co.....
.....Townsend and Stanford
Berges, B. B. & Co.....708 Sansome
Bibo, Sam & Co.....212 Battery
Braunschweiger & Co.....5 Drumm
California Wine Association..661 Third
Chauche & Bon.....539 Geary
Chevalier, F. & Co.....15 Beale
Crown Distilleries Co...Beale & Mission
French-American Wine Co.....
.....756 Brannan
Friedman, Paul .....312 Battery
Gundlach-Bundschu Wine Co., The.
.....434 Bryant
Herrscher-Samuel Co., Inc...521 Market
Hey, Grauerholz & Co.....224 Front
Hilderbrandt, Posner & Co..118 Market
Holtum-Schmidt Co., Inc....565 Market
Holtum, Ferdinand .....517 California
Hotaling, A. P. & Co.....431 Jackson
Italian-Swiss Agricultural Colony..
.....Montgomery and Sacramento
Jones, Mundy & Co.....123 California
Korbel, F. & Bros.....723 Bryant
Kuhls-Schwarke & Co.....129 Sutter
Lachman & Jacobi....Second & Bryant
Levy, Simon & Co.....211 Battery
Livingston & Co.....206 Davis
Lubben, John..California and Sansome
Lyons, E. G. and Rass Co., The....
.....549 Mission
Mann, C. M. Co., Inc., successor to
I. de Turk.....216 Sacramento
Martinoni, E.....714 Front
McDonald & Cohn.....120 Front
McLeod & Hatje.....515 Market
Meinecke, Chas. & Co..314 Sacramento
Metzger, Leo & Co.....118 Battery
Moore-Hunt Co., The Jesse..200 Davis
Naber, Alfs & Brune.....323 Market
Napa and Sonoma Wine Co.....
.....10th and Howard
Neuman, W. & Co.....501 Market
Oakville Wine Co....Folsom and Army
Pike, B. D. & Co.....525 Market
Rathjen Co., The.....139 Mason
Rheinstrom Bros.....708 Battery
Rosenblatt Co., The .....717 Battery
Schilling, C. & Co.....230 Brannan
Schlesinger & Bender .....
.....Brannan and Boardman
Schultz, Wm. A. & Sons....523 Front
Shea, Bocqueraz & Co.....525 Market
Siebe Bros. & Plagemann..328 Sansome
Spruance-Stanley Co.....410 Front
Sroufe, John & Co.....208 Market
Sutter Home Wine and Distilling
Co.....1295 Folsom
Van Bergen, N. & Co.....418 Clay
Weniger, P. J. & Co.....101 Powell
Wetmore, Bowen & Co.....410 Post
Wichman, Lutgen & Co.....29 Battery

WIRE AND WIRE ROPE.

American Steel and Wire Co..10 Pine
Roebling's, John A. Sons Co.....
.....25 Fremont
Pacific Steel and Wire Co..100 Front

WOOD DEALERS.

Union Wood and Timber Co.....
.....1230 Battery

WOOD AND WILLOW WARE.

Lake & Co., Inc.....221 Battery
Levenson & Co.....104 California

WOOL.

Denigan, Thos., Son & Co..132 Market
Koshland, S. & Co.....426 California
San Francisco Wool Sorting and
Scouring Co.....652 Fifth

WOOLEN MANUFACTURES.

Sheldeman, B.....214 Pine

WRECKERS.

Whitelaw Wrecking Co.....336 Main

MERCHANTS' ASSOCIATION REVIEW.

CIRCULATION, 7,000 COPIES.

Issued monthly at the office of the Association, Mills Building, 7th Floor, Rooms 6, 7, 8 and 9. Telephone Main 5945.

FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the REVIEW.

FRANK MORTON TODD, EDITOR.

MINDING THEIR OWN BUSINESS.

Next to "ringin' door-bells" and "wearin' out front steps" in a house-to-house canvass, the thing the steam-beer politician most deplores among respectable citizens is "not tendin' to their own business."

It stands high in his category of vices, exceeding in enormity the wrecking of banks and almost equalling in wickedness the work of an active Grand Jury. It is the first lapse toward that abhorrent state of moral baseness which leads to "buttin' into politics wit'out an invite." It is not only foolish and sinful, but it stamps a man as visionary and unsafe. It is worse than "gettin' cold feet w'en it comes to coppin' de graft."

The steam-beer boy shakes his head over it, and carefully points out its evil tendency to those who look to him, along the rail of a beer bar, for the expressing of their political sentiments. His ideal citizen is the man that sticks religiously to the business of selling hats or shoes or real estate or bonds, or working for a salary or wages, and leaves such things as primaries to the care of our Rebstocks and Maestrettis.

Condemnation of this peculiar sin (and the condemnation is by no means confined to the steam-beer boy—we have heard it from people that ought to know better) seems to proceed upon a curious theory: that the business of selecting the servants of the people is not properly the business of the people, but should be left to agents with whom the servants are likely to whack up; or, that the election of men to be entrusted with the property, the honor, the virtue and the existence of the State, the execution of its laws, the preservation of its privileges for the benefit of posterity and the present security in life and limb of every man, woman and child within its jurisdiction, should be left to gangs of diligent felons and their legal advisers because while honest men slept, or attended to private affairs, or divided upon pin-point niceties of general policy, the felons and their advisers grabbed the party nominating machinery and made the business "theirs."

Cooks have been known to complain because the mistress of the house counted the spoons—didn't "mind her own business." Servants have left the house on short notice because the owner looked too curiously around the pantry—didn't "mind his own business." But the steam-beer politician is not so sensitive. He complains, but he does not go away—not often, that is. Mr. Smith went away, but worse ones than he are "with us yet," though not implored so to be in any Recessional of Reform. They are with us, seeking as a forlorn hope, to befog the issue with the proposition that the citizen who does not like their ways should attend to his own business, anyhow, and leave them to conduct the government.

Happily, that sort of nonsense is beginning to wear out. Here and there men are coming to realize that the public's business is their business too—that it is everybody's business, and that the man who systematically neglects politics betrays a trust. And more and more henceforth in this city, men are going to attend to their business, the business of active citizenship. They are going to be furniture dealers and good citizens, real estate agents and good citizens, dry goods merchants and good citizens, laboring men and good citizens—good citizens first, business men, working men, men of leisure, afterwards. Perhaps enough of them will learn to attend to their own business of active good citizenship to give us good government with all the blessings it implies—security, peace, order, progress, and as President Roosevelt says, "A square deal for every man"; a thing no government of graft has ever yet delivered.

HE THAT SUPS WITH THE DEVIL

The public has just had an impressive lesson on the need of a long spoon while supping with the Devil. The better course, to be sure, is not to sup with him at all, but in this case, the people have twice repeated their long-practised folly of inviting the Devil to sup with them. And naturally the Devil won out—with just how many thousands of the public's dollars the experts that have been exploring the books of the Tax Collector's office are, at this writing, uncertain.

Consider the length of spoon-handle. There was supervision by the Mayor. There was reasonable vigilance on the part of the Finance Committee of the Board of Supervisors. There was as good a Grand Jury as we may expect to get. There were all the legal checks and safeguards provided by the Charter, including the usual heavy bond.

Surely, all these joints and sections should have made a spoon-handle as long as a fishing pole. The public possibly supposed, if it took the trouble to entertain any supposition about it, that thus provided it would be able to sup with the Devil and get its share of the provender. Yet it lost—several times and heavily.

We hope the public will begin to learn its lesson. There are no precautions, no legal safeguards, no checks and balances, no elaborate schemes of supervision and responsibility, no bonds, no sureties, no printed Charter restraints of any kind, that will protect it against an ingenious and talented rascal admitted to office and determined to steal. No substitute for personal honesty has ever been discovered. No way has yet been invented, and none ever will be, whereby the public can safely be relieved of the work of nominating and electing personally honest men.

Notwithstanding the notions of the sentimentalists, scoundrels rarely reform, especially in reach of a good thing. The man had a bad record, and it was a moral certainty that soon or late he would steal. Yet the party machine, left to bad hands, twice nominated him, and the voters twice elected him to a post of public trust where millions of dollars of their money were to pass through his fingers every year.

There is nothing astonishing about the result. Only its cause in the public neglect of politics is wonderful.

The public must learn, and some day will, that the best bond is honesty in its servants. Given that, all else may be dispensed with. And honest servants are not hard to find; they are only hard to elect. That is the task before us. Let us have no more supping with the Devil, no matter how long the spoon.

Register! Primaries will be held August 8. Registration for them will close July 19: that is, within a few days after this paper comes into your hands. The office of the Registrar of Voters is in the City Hall, McAllister-street side, and is open from 8:30 a. m. to 5 p. m. No matter what your politics, good citizenship demands that you vote at the primaries. Don't delay. Register!

CLEARS THE 1,400 MARK.

Merchants' Association Makes a Net Gain of Forty-seven Members in Two Months, Bringing the Roll up to 1,432.

Since the May REVIEW went to press, the membership of the Merchants' Association has made a net gain of forty-seven, and passed the 1400 mark, rising from 1385 to 1432 San Francisco business firms. The names of the new members follow:

Citizens' State Bank, Bank.....518 Montgomery
The Ralph Brown Co., Guns and Ammunition .....108 New Montgomery
Bryan Elevator Co., Elevator Manufacturers .....530 Folsom
Klopstock Bros., Mattresses and Upholstery.. .....2257 Folsom
Witter Medical Springs Co., Mineral Water.. .....30 Montgomery
Mauzy & Reid Co., Boots and Shoes..10 Sutter
Healy & Gillespie, Real Estate..415 Montgomery
Frank S. Kelly, Druggist.....102 Eddy
Edgar Painter, Insurance.....Kohl Building
W. E. Graves, Silverware .....120 Sutter
Max Levy, Dry and Fancy Goods.....120 Sutter
The American Import Co., Exporters and Importers .....111 Battery
Sam Bibo & Co., Wines and Liquors..212 Battery
Mangrum & Otter, Inc., Mantels.....581 Market
Lake & Co., Inc., Wood and Willow Ware.... .....221 Battery
Wieland Bros., Inc., Exporters and Importers .....119 Clay
V. Chiuda, Commission .....524 Sansome
Bodwell Produce Co., Commission....205 Drumm
Howard & McDonald, Commission..209 Washington
A. Vignier Co., Exporters and Importers.... .....429 Battery
Eugene Dietzgen Co., Architects' and Engineers' Supplies .....14 First
The United States National Bank, Bank.... .....805 Market
H. M. Hogemann, Upholsterer.....1529 Pine
Hunt, Hatch & Co., Commission ..212 Washington
John Marchi, Fruits and Vegetables....520 Clay
M. D. Vanvales, Commission....318 Washington
Boessenecker & Co., Commission..311 Washington
Herbert B. Maggs, Architect .....Flood Building
George W. Tindal Co., Commission.....514 Clay
Domestic Laundry Co., Laundry.....581 Eighth
Prior's Pharmacy, Druggists.....801 Valencia
Deitemeier Piano Co., Piano Manufacturers.. .....835 Valencia
J. H. Kruse, Lumber .....23d and Shotwell
The Gabriel Printing Co., Printers..419 Sacramento
The Mission Bank., Bank..16th st. and Julian ave.
E. W. Runyon, Property Owner..42 Montgomery
Hawks & Skelton, Real Estate..323 Montgomery
Benj. M. Gunn & Co., Real Estate..... ..... 313 Montgomery
Bushnell Photo Co., Photographers..1510 Market
Consumers' Electrical Association, Electrical Supplies .....524 Sutter
Armstrong, Quatman & Co., Real Estate.... .....111 Sutter
Alexander-Yost Co., Machinery.....401 Market
De Lano Bros., Sheet Metal Works....70 Spear
D. P. Rossi, Druggist .....1400 Dupont
Daniel McLeod & Co., Manufacturers' Agents .....220 Bush
Domoto & Co., Exporters and Importers..307 Clay
James de Fremery & Co., Exporters and Importers .....113 Pine
George H. Kohn, Optician.....105 Montgomery
Thursbacher, B. E., Dry and Fancy Goods.... .....1591 Market
Herrmann & Co., Hatters .....328 Kearny
Rosenshine, M. & Co., Leaf Tobacco Dealers .....413 Battery
Sadler & Co., Toys and Novelties....537 Market
Clarke, Sidney A., Display Fixtures....60 First

Merchants' Association REVIEW

PUBLISHED MONTHLY BY THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT AND PUBLIC INTERESTS.

THE COLUMNS OF THIS PAPER ARE FOR THE DISCUSSION OF IDEAS. BUT THE VIEWS PRESENTED ARE NOT NECESSARILY THOSE OF THE MERCHANTS' ASSOCIATION.

VOL. 9. SAN FRANCISCO, CAL., AUGUST, 1905. No. 108.

A LATE OPENING ON PRIMARY DAY IS REQUESTED.

To the Members of the Merchants' Association—The approaching Primary Election, to be held in August, offers to the good citizen another opportunity to come out and perform his duty at the polls. The Merchants' Association has constantly urged the voter to appear at the primary and exercise a voice in the selection of the men who name the candidates for office.

The registration this year is larger than ever. Let us see that every possible vote is brought out at the Primary. To accomplish this let the employer urge his employee to vote, and see that he has ample time for so doing.

The law gives every employee two hours' time, without loss of pay, in which to vote. In order that this may be done with the least inconvenience, we recommend that on August 8th—the next Primary Election Day—all business houses delay opening until 10 A. M., thus giving the time for voting before the regular day's work begins.

Let the 10 o'clock opening on that day be general and, in order to encourage business firms not members of the Merchants' Association to adopt the same plan, we ask all members who will keep closed until 10 A. M. on that day to sign and return the enclosed postal.

If you can induce any firms, not members of the Association, to open at ten o'clock that day, ask them to notify this office.

Yours respectfully,

The Merchants Association of San Francisco,

L. M. KING, Secretary. FRANK J. SYMMES, President.

JULY 25, 1905.

San Francisco,_____1905.

To the MERCHANTS' ASSOCIATION:

The place of business of the undersigned member of the Merchants' Association will not open on Tuesday, August 8th, Primary Election Day, until 10 a. m.

*Name*_____

*Address*_____

YOUR CITY'S OPPORTUNITY HAS COME.

San Francisco Can Be Redeemed if Every Good Citizen Will Do His Duty at the Primary Election

BY FAIRFAX H. WHEELAN, VICE-PRESIDENT MERCHANTS' ASSOCIATION

Municipal Government is business—nothing more.

The Primary Election is the first step in the business.

Will the business man neglect this first step?

On the conduct of the municipal business depends his comfort, health and prosperity. Aye, and the comfort, health and education of those dear to him.

Neglect means badly paved streets, unsanitary sewers, dilapidated, crowded schoolhouses, fraudulent contracts, unsold bonds, inefficiency, extravagance and waste.

It means more. It means San Francisco discredited; it means millions of outside money kept away from investment here.

It means still more—your city's destiny.

It means administration debauched, justice degraded, society robbed under the forms of law for the benefit of criminals.

It means criminals and degenerates with more influence in the public life of our city than those who hold their honor in high regard, live up to their obligations, and mean well by their fellow-men.

Can any intelligent citizen look with indifference on such a debasement of public life? Can any patriotic man deliberately ignore his duty

in this hour?

AS A BUSINESS MAN, THOROUGHLY CONVERSANT WITH THE CITY'S POLITICAL CONDITION, I SAY THE OPPORTUNITY TO REDEEM SAN FRANCISCO IS HERE.

WILL YOU, AS BUSINESS MEN, WHO HAVE MADE YOUR SUCCESS IN LIFE THROUGH THE ABILITY TO SEIZE OPPORTUNITIES AS THEY CAME TO YOU, WASTE THIS ONE BY FAILING IN YOUR DUTY AT THE PRIMARY?

Those who have borne the brunt of battle can do no more than prepare the opportunity. They must look to you to make good their work, withthe ballot.

YOUR VOTE WILL BE COUNTED!

Your city, your manhood, your business sense, demand that you go to the polls on August 8, 1905, and cast your vote for the cause of honesty and reform.—FAIRFAX H. WHEELAN.

WORK AND VOTES WILL REDEEM THE MUNICIPALITY

Ballot of Every Good Citizen Is Needed, and Going Fishing on August 8 Will Not Be Patriotic

BY GEN. CHARLES A. WOODRUFF

I want only those who desire to see an able, honest municipal ticket nominated by the county conventions, to vote at the primary election.

It is certain that all those who thrive under a corrupt city government will vote early on August 8th, and often if given the opportunity. They appreciate the importance of the primaries, they know that, if successful there, they will control the conventions and then it will be "heads I win, tails you lose" for those who run the machine.

It can be prevented if honest men really desire it and will work for it. But, the man who absents himself on August 8th will not contribute an "ounce of prevention."

Deer hunting, automobiling and camping are pleasant, but on August 8th they will not be patriotic.

I shall return from Mendocino County especially to cast my ballot at the primary.

If the public-spirited merchants and capitalists will ignore the corrupt bosses, and the public-spirited Labor Unionists will ignore the demagogues and join hands with the great middle class, who in all communities are the balance wheel in movements that lead to the betterment of mankind, and if they work and vote for none but reliable men at the primaries, then our county conventions, or some of them, will give us municipal tickets that a self-respecting man can support without apologizing to his own conscience.

If every voter who really desires to see the municipal affairs of San Francisco managed honestly, and for the best interests of every law-abiding man, woman and child, will only take the time and trouble to vote at the next primary election, some of the conventions will have a good working majority of intelligent citizens, representing the best elements of all respectable classes of the community, animated by civic pride and duty, uncontrolled by self and pelf-seeking bosses or demagogues. And such a convention, unfettered by corrupt pledges, free from the dictation of rule or ruin political tricksters, would be able to give us a clean ticket, clean from top to bottom, that represented the decent people: a ticket which, if elected (and if there is only one such in the field it will be) would give San Francisco an adminstration that every good citizen would be proud of, and one that would be worthy of this Gem of the Pacific.

If you do not know what ticket to vote at the primary, FIND OUT. Have a choice. Leave nothing to chance. Carelessness with a ballot is as reprehensible as carelessness with a gun.

WHAT WILL YOU DO ABOUT IT, MR. GOOD CITIZEN?

Enough of You Have Registered to Dissolve the "Cohesive Power of Plunder" if You Will Vote on August 8

BY JAMES H. BARRY, EDITOR "STAR"

The citizen who does not interest himself in or vote at the primaries, neglects the most important duty of citizenship.

It is there that the political plagues get in their most deadly work. They all know the importance of the primaries, and never fail to vote at least once, and oftener if possible, for delegates to name the nominees of their own party or of any other party.

They represent what is known as the "cohesive power of public plunder." They form but a small minority of the voters, and triumph only because of the indifference or neglect of the majority.

Every last one of them is registered for the primary election on August 8th. Many so-called "good citizens" are not, but enough are to overthrow the present powers of darkness and insure San Francisco good progressive government during the coming two years.

It is up to you, Mr. Good Citizen, to say whether you want such government or not. If you do, *prove* it by your presence and your vote at the primary.

The steam beer boys do not have to learn the importance of the primary. The law-abiding citizen needs to know it more than he needs any other one thing just now.

GOOD GOVERNMENT CAN BE WON AT THE PRIMARIES

Citizenship Is Waking Up, and San Francisco's Opportunity to Cleanse Herself Politically Has Come

BY WILLIAM R. WHEELER

Let every good citizen do his duty at the primaries on August 8th and redeem our fair city from "government by graft."

It is at the primaries that good citizenship begins and it is gratifying to note that the apathy of the past, which is chargeable to no particular party, bids fair to disappear at the coming primary elections.

We want good government and believe that the performance by the good citizen of his duty at the primaries will go a long way toward securing it.

It is pleasing to note that the wave of civic righteousness which is passing over Eastern and Middle West cities, and which is largely due to the example set by Theodore Roosevelt, has reached San Francisco and awakened her citizens to their duty.

LET US HAVE NO MORE POLITICAL COWARDICE

Thieves in Office Are the Result of a Failure on the Citizen's Part to Exert Himself in Public Affairs

BY WALLACE BRADFORD

I teach my boys that it is cowardly for them to run away, when they have broken a neighbor's window, or in any way damaged other peoples' property, and that they should "face the music," by telling the occupants of the house what they have done, and that they are willing to pay for the damage incurred.

How much more guilty are we "children of a larger growth," when we neglect our public duty, not only by refusing to vote, but by failing to avail ourselves of every possible opportunity to give expression to our indignation at the outrageous manner in which public affairs are conducted here in San Francisco!

Several years ago, when by chance I was a delegate in a municipal convention, my good wife was considerably worried for fear that I might be bodily injured by some of the political thugs that were pretending to control the convention; but I assured her that since I had become known as a political "kicker," I was treated with considerable more respect by these characters, than I had ever been before.

I use this as an illustration of the fact that if all right-thinking people in this community would have the courage of their political convictions—AND EXPRESS THOSE CONVICTIONS—the rascals that have done successful politics in our city would hereafter be complete failures as office getters, because they would realize that public sentiment would stamp them immediately as unfit candidates for office.

It seems strange to me that tax-payers will find fault with the tax rate, and with the Assessor, and yet fail to realize that every time they allow a thief to get into office it increases their taxes.

Certainly, we have had object lessons enough to demonstrate this fact. For instance, if we had not elected a City Treasurer who now resides in San Quentin, and another thief, who collected our taxes, and who now sleeps in a narrow room in Folsom (as well as allowing rascals to financially fatten on our street work, and other departments of the city government), our Assessor would have no difficulty in figuring quite a percentage off our taxes.

I would therefore urge every self-respecting citizen to go into the campaign just ahead of us, with a determination to win, and to adopt as his motto the bold language, which a certain English author puts into the mouth of his hero, when he says:

"Lay on, Macduff,
And damned be he that first cries 'Hold, enough!'"

HOW THE EASTERN PRESS REGARDS SAN FRANCISCO

City Is Gaining an Unenviable Reputation for Tolerating Bad Administration So Long

BY HENRY PAYOT, SUPERVISOR CITY AND COUNTY OF SAN FRANCISCO

The Eastern papers are advertising our distressed city in a way not to the liking of our energetic Promotion Committee: For instance, only yesterday, I noticed a seathing editorial with the suggestive headline in very bold-face type, that *"San Francisco Is in the Grip of the Grafters."*

Political affiliations must now be forsaken if we are to enjoy the benefits of good municipal government. We have been reading about and hearing of this for months past. Now it is squarely up to the tax-payers to do their duty at the primaries, that they may realize these benefits, or forever after submit meekly, like lambs at shearing time.

Do you want to keep on footing the bills *"ad infinitum"?*

Your moral obligation to vote at the primary has not been dissolved either by the hope that your ballot will not be needed, or the fear that it will do no good. Neither hopes nor fears have anything to do with duty in this case. Vote because you ought to.

GOOD GOVERNMENT WILL TREAT ALL CLASSES JUSTLY

The Party Organizations Cannot Be Cleansed, Unless the Voters Cleanse Them at the Coming Primaries

BY ISADOR GUTTE

So-called "good citizens" can not do half as much harm staying away from the secondary elections as they can by neglecting the primaries. The lethargy of this class has been responsible for all that we have suffered and all the disgrace we have had to bear from the misrule of our city.

The organization of the political parties cannot be cleaned up unless men that wish them clean will vote to make them so. All their remonstrance and resentment and agitation come to less than nothing if they are not driven home with the ballot. Voteless appeals, resolutions and complaints are only sound and fury. Silence under injury is more dignified. Acquiesence in a reign of boodling is just as useful.

I have always taken part in politics and the primaries, but one man cannot do it all. Those who work for good government are entitled to the support of those who will receive its benefits. And it makes no difference about their party. The voters must get away from the party idea in municipal politics. The thing to consider is the honesty of the candidates, and their ability to do the work. All other standards of judgment are misleading, and help the boss decoy votes.

I would call upon all classes in this city, employers and employees, Democrats and Republicans, to vote at the coming primary, and to vote intelligently and honestly, for the good of the city of San Francisco. An honest government will treat all classes justly, and no class should desire more.

The primaries need reforming. You can't reform them by going fishing on August 8. You CAN help reform them by voting on that day, for delegates you know are decent.

YOU SHOULD JOIN, FIGHT OR SCRATCH

Anticipating the Primary, the Citizen Should Work for Honest Nominations for Convention Delegates

BY CHARLES A. MURDOCK

There is no value in voting if there is no choice between two sets of delegates. If both are put up by and represent grafters, the honest voter might as well stay at home. The primary needs reforming before reformers can do anything to right public wrongs.

The well-meaning citizens of each district should have a primary ticket.

If they can name delegates by joining the district club, let them join.

If they must fight the club to get good delegates, let them fight.

If the club name some good men and some bad, let them scratch.

The man who thinks he is too good to take an active interest in politics, is really too bad to be tolerated in decent society.

When public opinion is sufficiently aroused and skulkers are execrated, as they deserve to be, honest men, if they are willing to work and fight, if need be, will make themselves felt for the public good, and the word "politician" will no longer be considered a term of reproach.

TAFT ON TOPICS OF INTEREST TO THE CITY

Secretary of War and Members of His Party Banqueted by the Commercial Organizations of San Francisco

The banquet tendered by the local commercial organizations to Secretary Taft and the members of his party on their way to the Philippines, brought together at the Palace Hotel many influential members of the Government and over 400 San Franciscans especially interested in the fortunes of their city and the effect certain government policies might have upon them. The principal guest was candid in his treatment of public topics, and all present felt that the occasion would be productive of a better understanding between San Francisco and Washington.

Mr. A. Sbarboro, president of the Manufacturers' and Producers' Association, presided. At the right and left of the Secretary of War were the presidents of the other commercial bodies, Messrs. A. A. Watkins, of the San Francisco Board of Trade; N. P. Chipman, of the California Board of Trade; George A. Newhall, of the Chamber of Commerce; William Babcock, of the Merchants' Exchange; Rufus P. Jennings, of the California Promotion Committee, and Frank J. Symmes, of the Merchants' Association.

After a tribute to President Roosevelt and the late Secretary Hay, Secretary Taft said, in part:

PHILIPPINE INDEPENDENCE

I am told that there are quite a number of Filipinos who are in favor of absolute independence at once. They are not yet ready for independence.

We are organizing a school system in the Philippines and trying to teach them English. We opened schools and taught 100,000 pupils nothing but English. The next year there were 260,000 pupils in attendance, while last year, in August, we had 362,000 pupils reading, writing and reciting English in the schools, and this year we shall have increased the number to 521,000.

FIRST STEPS IN SELF-GOVERNMENT

A year from next spring they are going to have a popular assembly in the islands. It will be very curious in the legislation introduced, but when one member shall see the absurdity of a proposition introduced by another, you have begun the road leading to common sense.

Congress has authorized the Philippine Government to issue $1,200,000 bonds to assist in the construction of railroads. Some thousands of miles will be constructed, the islands will blossom with industry, and trade will be largely increased.

CHINESE IMMIGRATION

Concerning the Chinese question, my view is that we have reached a point where we are to be treated by other nations as an adult male, and where we are to expect the same measure of politeness and justice that we mete out to them. I understand that we have reached an agreement with China that because the coolie immigrants do not assimilate and become citizens we may exclude them. On the other side, we have refused entry to merchants and students whom it may be an advantage to this country to have come here.

ORIENTAL TRADE

Shall we pursue the policy that will insult Chinese merchants and students and destroy our advantage with China in international affairs? I say no. And the State of California will say no if she knows her own interests—not only the wealthy men but the laboring men. Every time you increase our trade by one hundred million dollars, seventy-five million are going to the laboring man.

PANAMA AND COMPETITION

We are trying to run the Panama railroad as a link in the commerce of the two oceans, so that everybody can count upon a square deal, and it will resemble the canal. This is one of the means of keeping up a competition to the continental routes. All who send goods will be charged exactly the same rate.

COMMERCE WITH THE PHILIPPINES

Chairman Sereno E. Payne, of the Ways and Means Committee, of the House of Representatives, spoke on commercial relations with the Philippines, and said the tariff barriers between the islands and this country should be removed, a view that Senator Frank P. Flint opposed.

Other speakers were Governor Pardee, Congressman Foss, chairman of the Naval Affairs Committee of the House; Judge W. W. Morrow, who welcomed the guest of honor, and Frank J. Symmes, who spoke of the San Francisco commercial organizations that were responsible for the banquet.

BONAPARTE SAYS GOOD CITIZENSHIP CAN ALONE GIVE GOOD GOVERNMENT

New Secretary of the Navy Declares Mayors of Cities Must Be Made Responsible, the Merit System Must Be Enforced, and Tampering With the Ballot Must Be Treated as Forgery, Perjury and Treason

[Corruption in city and State threatens unless checked, to eat deeply into national politics. It is gratifying that Mr. Charles J. Bonaparte, who for thirty years has been its active enemy has been called by Mr. Roosevelt to a place in the Cabinet. Mr. Bonaparte is the President of the National Municipal League, and his address to the recent annual meeting of that body is particularly pertinent for San Franciscans at this time. We have our model charter. We have pretty good election laws. We have our Civil Service Reform law. We have responsibility centered largely in the Mayor. We have about everything that is good, politically, except good government. Why we lack that, Mr. Bonaparte's address makes very clear, though he is unacquainted with San Francisco. The explanation is exactly what the "Review" has long insisted upon, and we are glad of a chance to repeat it, from such a highly authoritative source. Mr. Bonaparte spoke upon "The Field of Labor of the National Municipal League," and part of what he said is printed below.]

To have good city government in a democratic republic we must, before all else, have good citizens: they are no less needful for cities by the shores of the Pacific or of the great lakes than for those on the Atlantic seaboard or our inland rivers; and without them good *State* government and good *National* government become ends of desire and effort no less disappointing and elusive, no less hard to gain and hard to hold when gained for a moment, than in the most ring-ruled, the most boss-ridden of our great cities.

SAME OLD GRAFT

It is true that the evils of political degradation in those cites, if not more serious in themselves or more alarming for the thoughtful and patriotic, are undoubtedly more scandalous and repulsive than its immediate results in wider fields of public activity; thievery is more obtrusive, leaps more readily into the eyes of the careless onlookers, in our city halls than in our State capitols or their greater model at Washington; but, the difference is largely a matter of appearance.

Our State governments have, in great measure, become, and our National government shows many signs of becoming, what the contagion of our city governments would naturally make them. How to secure honesty in the administration of public affairs in Greater New York or Philadelphia is already, in every sense, a problem of urgency for the patriotic citizen of New York State or Pennsylvania; it grows daily more and more a problem of urgency for the patriotic citizen of the United States.

The mere forms of municipal institutions, and especially of municipal government, however interesting as objects of study and even practically important, can have, for the League, the character and consequences of means only. The men who administer the charter, whatever its merits or defects, make up the vital factor in the problem's solution: men of the right kind will give those they govern fairly good government with very imperfect laws; while the best laws human wit may devise are impotent to do the like work with men of the wrong kind to give them effect.

WHAT SORT OF CREW SHALL WE SHIP?

The provisions of its charter are for the city what its armament and armor are for the battleship: these help a strong, brave and faithful crew to do its duty, *but are no safeguards against disaster when the man behind the gun is a weakling, a coward or a traitor at heart.* So, honest and competent officials can serve the public to better advantage if their duties and powers be fixed by enlightened laws; *but that would be a very stupid boss who couldn't "beat" the most skilfully drawn of modern charters were he allowed to man all the offices it affected.*

There are some features of a good city government so clearly shown to be vital by history, as well as by reason, that, for reformers, no more room remains for discussion as to their necessity and merits, than as to those of laws punishing homicide or theft.

THREE THINGS ESSENTIAL

First: Whatever the number, names and powers of our elective officers, we cannot have good government without fair elections.

Second: Whatever the duties and compensation of our public servants, to fulfil the former and fairly earn the latter, they must be chosen for merit, not from favoritism, and removed for the public good, not to benefit any party, faction or person.

Third: However we may distribute authority among city officials, in a government of public opinion, responsibility for every public act or omission must be made clear, certain and individual, to afford a reasonable hope of effective and beneficent control by public opinion.

These three requisites, at least, are so evidently indispensable to a satisfactory government for an American city, that we may fairly count an honest election law, a thoroughgoing application of civil service reform, and such simplification of duties and concentration of powers among municipal officers as will give the public some one man certainly to blame whenever there is any reason to blame anybody, ends of effort for municipal reformers.

DEMAND HONEST ELECTIONS

At first sight it would seem that an honest election law must be imperatively demanded by every honest man: for officers of election to wilfully misstate the people's verdict at the polls, in shameless violation of their own oaths, is so gross a wrong in itself, and so plainly destructive of self-government for the community thus wronged, that one can hardly believe any public man would propose or openly advocate changes in the law evidently and even avowedly intended to furnish opportunities for mistakes by voters and frauds by election officers, or that any political party would venture to indorse such proposals should any one be found to make them.

FORGERY, PERJURY AND TREASON

I ask that the National Municipal League on this subject give voice to the political conscience of the American people; that it declare the filching of a man's vote no less robbery than the filching of his goods or money; *that it indignantly condemn any tampering with the fair and truthful record of the people's judgment as involving all the guilt of forgery, perjury and treason to free institutions; and that it urge its affiliated associations and individual members to demand always and everywhere throughout the Union a free ballot, which gives full effect to each voter's true wishes, and a fair count which computes and returns the ballots cast according to the intentions of those who cast them.*

There is hardly less reason for surprise that any defender should be found for a system which makes public employment the bait or reward of political activity or partisan services, and yet there is even less reason to question that such defenders are numerous and influential and often, even habitually, successful.

ALL THE BOSSES HATE IT

In very few of our cities is there a general application of the merit system in the selection of public servants. Where this does exist, only perpetual vigilance on the part of friends of good government prevents wholesale evasions and even impudent defiance of the law; elsewhere we find either a few fragments of the public service rescued with difficulty from the enemies of honest government or all of it abandoned to them.

The National Municipal League has no more plain and pressing duty than to aid and encourage, in all appropriate ways and at all seasonable times, the universal acceptance and loyal observance by American municipalities of the principles of Civil Service Reform.

No master can be assured of faithful and efficient service who cannot set apart the zealous and capable from the lazy and stupid among his servants, and treat each class as its merits and his interest demand. But to know whom to praise and keep and promote and whom to blame and send away, he must also know what each servant does or leaves undone; and, to this end, the task of each must be separate and under his own, and only his own, control.

SAN FRANCISCO'S CHARTER

The people of a great American city, like any other employer of labor, ought to so distribute the work of their servants, that for whatever of this work is well or ill done or not done at all, there shall be always some one known, certain and at hand to answer; if two or three or half a dozen public officers or sets of public officers must take part in a public act, the people's blame is spread out too thin, the people's anger is too largely wasted, to really tell when this act is omitted or ill done. Let us have always some person or body and, as far as may be, one man, one man with no "ifs" or "buts" to qualify his responsibility, one man whom all know to be the man who might have done and ought to have done otherwise, to hold answerable when aught goes amiss; in urging this much, the League points a moral taught by all the lessons of American municipal history.

GLASS ARCADE FOR UNION SQUARE AVENUE

Fine Structure Designed as an Added Attraction in the Improvement of the Thoroughfare.

PERSPECTIVE SKETCH
ARCADE FOR UNION SQUARE AVE
Newton J. Tharp ARCHITECT

The work of transforming Union Square avenue from an alley of rear entrances to a handsome retail street, possibly with an arcade and with small stores in bazaar fashion, appears to be progressing favorably. Mr. Alfred Esberg of M. A. Gunst & Co., is authority for the statement that about 50 per cent of the frontage owners have now agreed to co-operate in the undertaking, and that the projectors of the enterprise are hopeful of inducing the others to join. As some of them are in Europe, the work takes time, but the outlook for ultimate success seems to be good.

Just what form the change will take cannot be determined at present. Mr. Newton J. Tharp, the architect, has contributed tentative plans for an overhead enclosure, which we present. The adoption of these plans would make the "avenue" a place of great interest and attractiveness and would probably assist materially in the desired object of making the street a place of resort for shoppers. Some such architectural treatment would form a valuable contribution to the characteristic features of the city.

Mr. Tharp's plan contemplates the erection of an iron, steel and glass enclosure overhead, so constructed as to be self-sustaining in all particulars without interference with the buildings on either side. Its weight would be supported entirely on the cast iron pillars indicated, so that, in case of alteration, the building walls could be removed easily and without disturbing it. Leader pipes for storm water would descend through the columns, there would be runways above for communication along the second-story level, and the glass would be of the wire-netted pattern to prevent accidents in case of fire. Stand-pipes that would assist the fire department at need could be installed and would add to the security of adjoining property.

As designed, the total height would be about twenty-five feet, and the supporting pillars would define walks of six feet in width, leaving about eighteen feet of roadway, if it is finally decided that teams are to be admitted. Otherwise, there need be no curb, and the entire width can be devoted to the purpose of a promenade.

Arcades have been a successful feature of the retail districts of several American and many European cities. They are in use in Boston, Chicago, and Cincinnati. There are several in London. Probably the most notable example is the gallery of Victor Emanuel, at Milan—a lofty structure with mosaic floor, lined with brightly lighted shops and cafes where the people congregate in great numbers.

IRRIGATION IN CALIFORNIA

It Is Always Attended by Density of Population and a High State of Material Prosperity

Wherever in this state systems of irrigation have been permanently established and judiciously administered, density of population has ensued. At Riverside, upon 20,000 acres of irrigable land, a thriving and prosperous community of 10,000 people is sustained, possessing the attributes of the highest American civilization. At Fresno, on 150,000 acres of irrigated land, a like industrial and civilized condition relates to a population of about 35,000.

There is in the Sacramento valley a million and a half of acres of equally fertile land, lying under equally inviting climatic conditions, which under irrigation would constitute the basis of a highly prosperous and civilized population of 1,000,000 inhabitants.

A population of that magnitude would possess within itself industrial resources demanding no supplement of inferior labor. The achievements of this population within this great irrigable valley of the state, is within the compass of practicability, and when it is accomplished it will present aspects of moral and material well-being equal to the highest that has ever been attained by man.—W. H. Mills, in Report of State Board of Trade.

MAJOR DEVOL'S APPOINTMENT

The appointment of Major Devol, of the quartermaster's department, U. S. A., to be purchasing agent at San Francisco for the Panama Canal Commission, appears to give satisfaction to local business men. Major Devol is regarded as an official who will discharge his duties with impartiality, and can be trusted to see that San Francisco is not unjustly discriminated against.

CITIES AND TUBERCULOSIS

Definite ideas upon the duty of municipalities in fighting tuberculosis are beginning to take form. At a session of the Conference of Charities and Corrections, at the Lewis and Clark Exposition, Dr. Woods Hutchinson, of Redlands, said:

The tent is the ideal shelter, for two reasons. It gives the maximum of fresh air with the minimum of expense. Any city of over 20,000 people should have and can easily afford its tent colony. Instead of treating consumptives in the slums they should be shut out of them.

Why not get up a "voting party" in your neighborhood for the primaries? Invite your friends by telephone. They will accept if you ask them.

Victories are rarely won by men that fear. Go to the polls. Civic duty makes a call upon you that you have no right to disobey, no matter what you think may be the outcome.

THE PEOPLE'S BEST FRIENDS.

"It is impossible to expect that corruption will not occasionally occur in any Government; the vital point is the energy, the fearlessness and the efficiency with which such corruption is cut out and the corruptionists punished. If corruption goes unpunished in popular government, then government by the people will ultimately fail; and they are the best friends of the people who make it evident that whoever in public office or in connection with public office sins against the fundamental laws of civic and social well-being will be punished with unsparing rigor."

THEODORE ROOSEVELT.

PHYSICIANS WILL ENDORSE DAIRIES AND CERTIFY THE PURITY OF MILK

Reputable San Francisco Professional Men Will Put Their Skill at the Service of Dairymen that Are Willing to Supply a Wholesome Article to Customers Ready to Pay for It.

BY EMMET RIXFORD, M. D., PRESIDENT SAN FRANCISCO COUNTY MEDICAL SOCIETY

Because of their interest in the problem of securing wholesome milk for their patients, the following physicians have consented to act as the first Milk Commission of the San Francisco County Medical Society:

Dr. George H. Evans, 807 Sutter street.
Dr. W. F. Cheney, 906 Polk street.
Dr. W. B. Lewitt, 500 Van Ness avenue.
Dr. A. B. Spalding, 751 Sutter street.

The President of the County Society is ex-officio a member of the Commission.

From time to time for several years the attention of the San Francisco County Medical Society has been directed to the filthy condition of most of the dairies supplying milk to the people of San Francisco, and the utter disregard of sanitary precautions on the part of dairymen in the gathering and distribution of their milk.

WHERE PUBLIC MEASURES FAIL.

The sporadic attempts in this direction on the part of successive Boards of Health, through their political Milk Inspectors, by spasmodic midnight arrests of drivers delivering milk which, to the portable midnight laboratory was below standard, followed by the unsightly proof next morning of the Inspectors' nocturnal industry in the shape of streams of the fluid running down the streets to the infinite satisfaction of swarms of matutinal flies, have utterly failed to reach the source of the evil.

While it is of manifest importance to have the milk served of a standard cream content, the really vital condition for milk to be wholesome is that it should be free from disease germs.

CO-OPERATION OF DAIRYMEN ESSENTIAL.

The technical difficulties of excluding bacteria from milk, and of preventing their subsequent multiplication, are so great that any system of inspection and control must fail unless it is carried out with the entire co-operation of the dairymen. Such co-operation is only possible when the dairyman finds that it is directly to his pecuniary interest to observe the required precautions. And, just as it is to the interest of the dairyman to prevent his milk from souring by seeing to it that the milk is rapidly cooled and the cans properly scalded, so also, if it be clearly to his pecuniary advantage to keep filth out of his milk he will need no urging to carry out efficient measures to attain that end.

While theoretically it is a simple matter to preserve milk from infection, for from the healthy cow the milk, as drawn, is sterile, practically it is a difficult matter to collect milk without serious contamination, and to do it successfully and on a commercial scale is expensive.

In the first place, the average cow will lie down in mud and manure and otherwise accumulate filth on udder and teats.

SOURCES OF CONTAMINATION.

No milker thinks of washing the udder and teats before milking, but to facilitate his work he softens the teats with milk and thinks nothing of allowing the filth thus loosened to drop into the milk pail.

Once contaminated with barnyard and other bacteria, the milk, which is an excellent culture medium for many varieties of microbes, becomes literally alive with them in a few hours. Something is gained by rapid cooling, for the bacteria develop more slowly in cold milk.

That conscientious effort will result in a practically bacteria-free milk being delivered to the people is proved by the fact that such food is actually supplied in many of the Eastern cities of America.

PRACTICAL PURITY IS ATTAINABLE.

It requires, first of all, that the milking should be done by clean men in clean places into clean vessels and from clean udders and teats. The milking should be done in a building specially constructed for the purpose, and whitewashed frequently, the cows held in their places in stanchions, and the milk received in buckets which have been boiled and which are therefore sterile. The milk should be cooled at once, and placed in sterile bottles for delivery.

CONSCIENTIOUS MILKERS NEEDED.

More difficult is the milking itself. The milkers must be intelligent as well as reliable men and therefore of the class of skilled labor, and hence well paid.

They should wear clean suits of white duck freshly donned for each milking, and they should otherwise carry out a technique which is comparable to that used in a surgical operation.

The cow should be groomed to remove loose hairs and dirt likely to fall into the milk-pail, the udder should be thoroughly washed with some antiseptic solution, and the milker's hands should be similarly sterilized.

Such a process is expensive and no dairyman will carry it out unless he is properly compensated therefor.

A SERIOUS MATTER.

Now as this matter is of vital importance to the community, and since the greater part of the digestive ills of infancy and many of the troubles of later life are directly traceable to infected milk, the San Francisco County Medical Society unanimously resolved to take up the matter, which is after all a medical question rather than a political, and adopt the plan of the "certification" of milk which has been most successfully carried out in New York, Philadelphia and other Eastern cities. Our sister city, Portland, Oregon, has a dairy such as is here contemplated.

ENDORSING DAIRIES.

The society has provided for the appointment annually of a committee of its members to be known as the "Milk Commission," whose duties shall be to prescribe rules for the conduct of dairies on the plan outlined above, and to issue certificates to those dairies which fulfill these requirements, such certificates being in effect official endorsement by the medical profession of the dairies possessing them. A certificate will be issued to a dairy only after it has been shown to the satisfaction of the Commission that it fulfills the conditions prescribed by the rules and will be revoked when the conduct of the dairy becomes lax. Laboratory experts will be employed to determine and to keep a check upon the bacterial content of the milk thus "certified."

CUSTOMERS WILL BE READY.

It is believed that it will be clearly to the pecuniary interest of a number of dairies to conform to the rules of the Commission, because the endorsement of the medical profession will enable them to meet the competition of cheaper and poorer milk. "Certified milk" will naturally be more expensive than other milk, but it has been shown in New York and other cities that the price need not be excessive. A great many people would be willing to pay two or three times the ordinary price if they could be assured that the milk was wholesome.

CHARACTER OF THE PRESENT SUPPLY.

At present, no matter what the people of San Francisco may be willing to pay, they cannot get milk that has less than from 200,000 to 300,000 colonies of bacteria to the cubic centimeter, or about 800,000 to 1,200,000 colonies to the teaspoonful, which is about the bacterial content of average samples of sewage.

Under the system of certification, as practiced under the authority of the New York County Medical Society, parents in that city can get milk which on examination contains less than 30,000 colonies per cubic centimeter, which is the maximum limit permitted by that society. In Philadelphia, 10,000 is the maximum limit, but experience has shown that from a practical standpoint that limit is too near the ideal to be practicable. Milk which does not contain more than 20,000 colonies of bacteria per cubic centimeter is of excellent quality and safe.

The Milk Commission is hereafter to be appointed annually in November.

A POSSIBLE CAUSE OF OUR "LYNCH LAW."

Deliberate personal corruption, which for generations has been unknown among English judges, has been in some cases proved, and in many cases suspected, in America, and the belief that in large classes of cases judges will act as mere partisans on the bench has extended much further. The prevalence of lynch law, which is so strangely discordant with the high civilization of American life, is largely due to that distrust of justice in many States which is the direct, manifest, acknowledged consequence of the system of popular election.—*Lecky.*

SCRUBBING THE CITY'S PAVEMENTS

San Francisco Has a Street Cleaning Apparatus that Lays the Dust and Then Drives It Into the Gutter, to Be Carried Away in the General Drainage System

Nothing is more necessary to the preservation of the public health than cleanliness of the streets. Hand sweeping is needed, and a great deal of it, but even hand-sweeping does not altogether satisfy the highest requirements.

The sanitary flushing device shown in the illustration on this page represents the latest invention for scouring pavements. The picture is reprinted here by courtesy of the *Municipal Jaurnal and Engineer,* of New York. Three of the machines have been introduced in San Francisco and are now having a trial on our streets. They promise to do good work, if properly used, in defending the public against contagious disease.

The apparatus is very different from an ordinary sprinkling cart. The water does not simply fall on the street surface with the momentum caused by dropping from the tank. When the operator takes on water at a fire plug, the hydrant pressure drives the air into an upper chamber. On being released, the compressed air expels the water through a narrow slot in an outlet suspended near the street. The water strikes the pavement obliquely and with great force, and, thus applied, dislodges dirt from the seams of basalt blocks and scours off the oily deposit that makes asphaltum and bitumen slippery.

The best work it does, however, is to at once lay and remove the impalpable dust which, when pavements are dry, either evades the sweeper's broom or rolls up in a cloud and descends behind it, and which is thoroughly laden with bacteria. No better way of flushing streets has yet been devised, when the drivers operate it properly. The machines should proceed in sets of three or four, the leader traveling near the crown of the street and each succeeding one nearer the curb, so that the dirt dislodged by the leader can be driven farther and farther along until the last one lands it in the gutter. The proximity of the discharging orifice to the surface of the pavement, and the direction of the fan-shaped stream of water, makes the flushing operation much like sweeping, and, indeed, it will make sweeping on the same day, other than picking up droppings, unnecessary.

The machines are being rapidly introduced in Eastern cities, and under proper administrative conditions, San Francisco could well afford to acquire a number of them.

ELIHU ROOT ON "MEDDLING"

These excerpts are from the letter recently written by Elihu Root to Mayer Weaver of Philadelphia.

Crimes committed by men who have political power are often sheltered behind official indifference and inactivity, and then some one has to do more than his duty to secure justice. There is more at stake here than the mere punishment of isolated offenses. There is the question whether your city shall continue to be governed by criminals or shall take its place on the list of American cities capable of honest self-government. To secure the right solution of this question you cannot omit any proper and lawful effort.

I have a strong desire that the city of Philadelphia, whose history and good name are so dear to every American, shall be relieved from the stain which a corrupt and criminal combination, masquerading under the name of Republicans, have put upon her. I wish you God-speed in your further efforts.

Very sincerely yours,

ELIHU ROOT.

Those who have howled loudest that this is a "class fight" are the ones who have worked hardest to make it such, in order that they might reap personal advantage at the expense of every class. Nobody has anything to gain, permanently and substantially, by any class division except one—the division into honest and dishonest men. That is a class fight that is always with us, and the sooner all recognize it, the better.

If you neglected to register for the primary you can still register for the secondary election. Registration will close on September 27. The non-voter is the grafter's friend.

If you have waited a long time for this opportunity, do not throw it away. Go to the primary and VOTE!

San Francisco has never enjoyed the benefit of such just and well-apportioned tax levies as the last two budgets, prepared under the direction of the Finance Committee of the Board of Supervisors. That is the sort of work the city needs.

Study your ticket. Learn the names on it. Let us have no blind voting.

The citizen that does not vote is about as valuable on election day as the soldier that would throw away his gun.

Some of the grafter clubs will introduce mixed tickets, and the grafters will know how to scratch them. You also should know how.

You can't escape the consequences of political contests. Why not determine to have something to say about the issue of them?

It will also be wise to watch the nominations for supervisor. The mockery of the charter must not be made complete by a demonstration that when the boss is driven from one position he can always find another that will serve his purpose just as well.

If election booths have been located sixteen blocks from the center of population in one or two districts, it will simply furnish one more test of citizenship. The electors who won't travel that distance to vote against the machinery which imposes the annoyance on them, deserve bad government whether they get it or not.

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C. S. BENEDICT.....Treasurer.
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J. A EVELETH.....Eveleth-Nash Co.
M. GREENEBAUM.....Greenebaum, Weil & Michels.
F. J. KOSTER.....California Barrel Co.
BYRON MAUZY.....Byron Mauzy Piano Co.
P. C. ROSSI.....Italian-Swiss Agric. Colony.
W. M. SEARBY.....Union Drug Co.
ROBERT H. SWAYNE.Swayne & Hoyt.
DAVID BUSH.....David Bush & Son.
GEORGE A. DOW.....Geo E. Dow Pumping Engine Works
I. O UPHAM.....Payot, Upham & Co.

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RELIABLE

BUSINESS GUIDE TO SAN FRANCISCO.

OFFICIAL LIST OF MEMBERS

This list is printed in 6,000 papers, which are read by three or four times as many persons every month.

NOTE.—Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only $1.00 per month.

HONORARY MEMBERS:

Merchants' Association of New York
F. W. Dohrmann, Ex-President Merchants' Ass'n of S. F.

FIRM NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS.

ACCOUNTANTS AND AUDITORS.
Barrow, Wade, Guthrie & Co..Mills Bldg
Fleming, Martin W.....786 Clayton
Jansen, F. Bromley .....351 Bush
Price, Waterhouse & Co..Mills Building
Rowe, C. V.....183 Crocker Building

ACCOUNTANTS—CERTIFIED PUBLIC
Amrath, J. W.....Crossley Bldg
Hassell Audit Co.....Mills Bldg
Herrick, Lester & Herrick .....
.....334 Merchants' Exchange
Lomax, W. B.....26 Phelan Building
Phillipps, F. G. & Co.....Mills Bldg

ADVERTISING.
Cooper, F. J.....78 Geary
Dodge, Al Co., The.....
.....41-43 Van Ness Ave.

ADVERTISING CARDS.
Stuparich Mfg. Co., The..8th & Brannan

AGENTS.
Taylor, H. H.....Mills Bldg

AGRICULTURAL IMPLEMENTS.
Deere Implement Co.....209 Market
Hooker & Co.....16 Drumm
International Harvester Co. of America, Osborn Division....
.....15 Main

ARCHITECTS.
Barth, Herman .....508 Montgomery
Curlett, Wm.....314 Phelan Bldg
Curtis, John M.....126 Kearny
Holmes, Edward L.....230 Montgomery
Maggs, Herbert B.....Flood Building
McDougall Bros.....330 Pine
Meyer & O'Brien .....605 Crossley Bldg
Meyers, Henry H., and Clarence R. Ward .....532 Market
Mooser, William, and Edw. G. Bolles .....Union Trust Bldg
Paff, Charles .....40 Montgomery
Reid Bros.....Claus Spreckels Bldg
Shea & Shea .....26 Montgomery
Sutton, Albert.....510 Montgomery

ARCHITECTS' AND ENGINEERS' SUPPLIES.
Dietzgen, Eugene Co.....14 First

ART GLASS.
California Art Glass B. & C. Works.
.....120 Second

ART GOODS.
Cohen. H.....19 Grant Ave.
Gump, S. & G.....113 Geary
Sanborn, Vail & Co.....741 Market
Schussler Bros.....119 Geary
Vickery, Atkins & Torrey....236 Post

ARTESIAN WELL TOOLS.
Edwards, Wm. & Co.....111 Fremont

ARTIFICIAL STONE PAVING.
Gray Bros.....Wells, Fargo Bldg

ASBESTOS COVERINGS.
McDearmon & Co.....
.....127 New Montgomery

ASSAYING.
Price, Thos. & Son.....509 Commercial
Simonds & King.....417 Montgomery
Weissheim Bros. & Co..616 Sacramento

AUCTIONEERS.
Chase, Fred H. & Co.....1732 Market
Ordway, W. C.....Cor. 6th and King
Spear, E. S. & Co.....31 Sutter

AUTOMOBILES.
Pioneer Automobile Co.....
.....901 Golden Gate ave.

BAGS, BALE ROPE AND BURLAP.
Gulf Bag Co.....709 Front
Schmidt, J. & Co.....115 Drumm

BAKERIES.
Simpkins & Thorp .....116 Erie
Young & Swain Baking Co..2229 Geary

BANKS AND BANKERS.
American National Bank.....
.....Merchants' Exchange Bldg
Anglo-California Bank, Ltd.....
.....200 Sansome
Bank of California .....400 California
Bank of Italy of San Francisco..
.....1 Montgomery avenue
California Safe Deposit and Trust Co.....Montgomery and California
Canadian Bank of Commerce ....
.....California and Sansome
Central Trust Co.....42 Montgomery
Citizens' State Bank...518 Montgomery
Columbian Banking Co.....
.....Claus Spreckels Bldg
Crocker-Woolworth National Bank of San Francisco.....600 Market
Donohoe-Kelly Banking Co.....
.....100 Montgomery
French Savings Bank..315 Montgomery
German Savings and Loan Society.
.....526 California
Hibernia Savings and Loan Society
.....McAllister and Jones
Humboldt Savings Bank...626 Market
International Banking Corporation
.....34 Sansome
Italian-American Bank .....
.....Montgomery and Sacramento
London, Paris and American Bank, Ltd.....Sutter and Sansome
Market Street Bank, The.....
.....Market and Seventh
Mechanics' Savings Bank.....
.....Montgomery and Bush
Mercantile Trust Company of San Francisco.....464 California
Meyer, Daniel .....216 Pine
Mission Bank, The....16th and Julian
Mutual Savings Bank of San Francisco.....710 Market
Perine, Geo. M.....328 Montgomery
Russo-Chinese Bank..412 Montgomery
Rollins, E. H. & Sons.....
.....Merchants' Exchange Bldg
Savings and Loan Society.....
.....101 Montgomery
S. F. Savings Union.....532 California
Security Savings Bank.....
.....316 Montgomery
Swiss-American Bank..524 Montgomery
Symmes, Frank J.....42 Montgomery
United States National Bank, The..
.....805 Market
Wells-Fargo-Nevada National Bank of San Francisco.....
.....Sansome and Market
Western National Bank of San Francisco .....
...Flood Bldg, Market and Powell
Yokohama Specie Bank .....
.....514 Montgomery

BARBERS' SUPPLIES.
Deckelman Bros.....106 Ellis

BAZAARS.
Charlton, C. P. & Co.....943 Market

BEER BOTTLERS.
Enterprise Bottling Co..2745 Sixteenth
Fredericksburg Bottling Co..1510 Ellis
Rapp, John & Son..8th and Townsend

BELTING—LEATHER.
Cook, H. N., Belting Co....126 Fremont
Heins, Alex., Belting Co.....93 Fremont

BICYCLES.
Christoffer, C. M.....528 Stanyan
Leavitt & Bill.....309 Larkin
Lee, W. E.....504 Stanyan
Varney, T. H. B.....1331 Market

BLINDS.
Hindes, Edw. B. & Co.....328 Howard

BILL POSTERS.
Varney & Green.....Market & Tenth

BOILER WORKS.
Eureka Boiler Works .....113 Mission
Keystone Boiler Works .....
.....Main and Folsom

BOLT MANUFACTURERS.
Payne's Bolt Works.....121 Howard

BOOK BINDERS.
Hicks-Judd Co.....23 First
Phillips Bros.....505 Clay

BOOKS AND STATIONERY:
Cary, L. H.....16 Grant Ave.
Cunningham, Curtiss & Welch....
.....319 Sansome
Elder, Paul .....238 Post
Hanak & Hargens....107 Montgomery
Nolan & George Co.....518 Mission
Payot, Upham & Co.....100 Battery
Robertson, A. M.....126 Post
S. F. News oC.....242 Geary
Whitaker & Ray Co., The..711 Mission

BOOTS AND SHOES.
Buckingham & Hecht.....225 Bush
Cahn, Nickelsburg & Co..129 Sansome
Eisenberg, Henry.....410 Kearny
Harrison, L. G.....26 Powell
Heim, F. L.....234 Stockton
Koenig, F.....123 Kearny
Kutz, The G. M. Co.....103 Mission
Maier, Chas.....834 Kearny
Mauzy & Reid Co.....10 Sutter
Philadelphia Shoe Co.....10 Third
Rosenthal, Feder Co.....216 Post
Rosenthal's Inc.....107 Kearny
Siebe Shoe Co.....130 Main
Sommer & Kaufmann.....28 Kearny
Sullivan, J. T.....20 Fourth
United Workingmen's Boot & Shoe Co.....42 Second
Williams-Marvin Co.....569 Market
Wolf, H. & Bro.....208 Sixth
Young, George H.....117 Bush

BOX FACTORIES.
American Box Factory....815 Brannan

BREWERIES.
Burnell & Co.....480 O'Farrell
Hibernia Brewery.....1225 Howard
National Brewing Co.....762 Fulton
Union Brewing and Malting Co...
.....18th and Florida
Wunder Brewing Co.....
.....Scott and Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.
Bauer-Schweitzer, H. & M. Co.....
.....632 Sacramento
Illinois and Pacific Glass Co..10 Main

BRICK MANUFACTURERS.
Patent Brick Co.....Safe Deposit Bldg

BRIDGE BUILDERS.
S. F. Bridge Co.....220 Market

BROKERS—COFFEE.
Bickford, C. E.....38 California

BROKERS—CUSTOM HOUSE.
Bunker, C. D. & Co.....435 Battery
Heise, Chas. Ed. & Co.....510 Battery
Mattoon & Co.....530 Battery
Mayhew, F. E. & Co.....424 Battery
Reed, George W.....500 Battery
Swayne, Hoyt & Co.....405 Battery

BROKERS—MERCHANDISE AND GENERAL.
Booth, F. E.....122 Davis
DuVal, W. M. & Co.....221 Front
Maillard & Schmeidell....307 Sansome
Page Bros.....302 California
Waniorek, M.....406 California

BROKERS—SHIP AND FREIGHT.
Birnbaum, H. B.....123 California

BROKERS—STOCK, BOND, GRAIN AND OIL.
Ames, Worthington....415 Montgomery
Barth, J. & Co.....480 California
Girvin & Eyre.....426 California
Goldman, Max .....312 Pine
Hecht Bros. & Co.....312 Pine
Hellman, A. C.....317 Hayward Bldg
Hirshfeld, C.....79 Nevada Block
Perry, John, Jr.....411 Montgomery
Politzer & Co.....Clunie Bldg
Politz, Edward & Co.....403 California
Rehfisch & Hochstadter..413 California
Skaller, Geo. & Co.....Kohl Bldg
Toplitz, Joseph B.....330 Pine

BROKERS—TICKET.
Ottinger, A.....620 Market

BROOMS, BRUSHES AND WOODENWARE.
Van Laak, The Mfg Co.....
.....Harrison and Twenty-eighth

BUILDING AND LOAN ASSOCIATIONS
Continental Building and Loan Association.....301 California
Pacific States S. L. & B. Co.....
.....213 Sansome

BUILDING MATERIALS.
Waterhouse & Price.....
.....29 New Montgomery

BURGLAR ALARM SYSTEMS.
S. F. Electric Protective Co., The..
.....230 Montgomery

BUTCHERS.
Baccus, R. T.....
....S. W. cor. O'Farrell and Mason
Bayle, Lacoste & Co.....534 Clay
Claybrugh & George.....339 Kearny
Decourtieux, A.....529 Merchant
Finke, Fred H.....5 Steuart
Herman, Benj.....Bush and Franklin
Hofmann & Woenne.....735 Market
Katz, F. & Sons.....California Market
Poly, Claybrugh & Co.....339 Kearny
Patek, F. & Co.....500 Washington
Roberts, W. F.....2817 California
Schweitzer, J. & Co.....416 Clay
Stone & Ecklon Co., The.....236 Sixth
Taaffe, Wm. & Co.....1495 O'Farrell

BUTCHERS' SUPPLIES.
Pacific Butchers' Supply Co.....
.....790-792 Mission

CANNED GOODS.
Spanish-American Food Co.....
.....149 Fremont

CAPITALISTS.
Bishop, Chas. R.....530 California
Brittan, N. J.....Pacific Union Club
Center, John .....
Denicke, E. A.....510 Montgomery
Denman, James .....2380 Steiner
.....N. E. cor. 16th and Shotwell
Fontana, Mark J..California and Front
Hopkins, E. W.....324 Pine
Hopkins, Timothy.....Mills Bldg
Lathrop, Charles G.....
.....Stanford University
Levy, H. M.....41 Nevada Block
McDonald, Jasper .....Mills Bldg
Dean, Walter E.....81 Nevada Block
Moore, A. A., Jr.....Hayward Bldg
Payne, Warren R.....330 Pine
Phelan, James D.....Phelan Bldg
Pope, George A.....Hayward Bldg
Schmidt, John A.....425 Ellis
Smith, F. M.....101 Sansome
Spreckels, Claus.....327 Market
Spring Valley Water Works .....
.....Geary and Stockton
Thomas, H. W.....327 Market
Thompson, R. R.....503 California

CARPENTERS AND BUILDERS.
Miller, Geo. E.....614 Commercial
Murray, S. C.....632 Howard
Robinson & Gillespie.....411 Sutter

CARPETS.
Gullixson Bros.....955 Market
Hulse, Bradford & Co.....760 Mission
Schlueter & Volberg.....217 Sutter
Walcom, Geo. & Co.....402 Sutter
Walter, D. N. & E. & Co....529 Market

CARPET CLEANING WORKS.
Spaulding, J. & Co.....353 Tehama

CARRIAGE COMPANIES.
United Carriage Co.....Palace Hotel

CARRIAGE AND BUGGY MANUFACTURERS.
Babbitt, J. H.....314 McAllister
Grave, B. Co.....421 Pacific
Holmes, H. E. & Co.....740 Folsom
Larkins & Co.....651 Howard
O'Brien & Sons.....
.....Golden Gate Ave. and Polk
Schindler, H. B.....128 Spear

Studebaker Bros. Mfg. Co.....
.....Market and Tenth
Wertsch, Wm...100 Golden Gate Ave.
Willey, O. F. & Co.....1622 Market

CASH REGISTERS.
Autographic Register Co...523 Market
Freeman, I.....1327 Market

CEMENT MANUFACTURERS.
Pacific Portland Cement Co.....
.....Rialto Bldg

CENTRAL PARK ASSOCIATION.
McNeill, D. R.....1187 Market

CHAIR MANUFACTURERS.
Heywood Bros. & Wakefield Co....
.....661 Misslon

CHARCOAL.
Ohlandt, N. & Co.....330 Market

CHEMISTS.
Curtis, J. M. & Son.....123 Calfornla

CHEWING GUM MANUFACTURERS.
American Chicle Co.....24 Bluxome

CHIMNEY PIPE.
Clawson, L. E. & Co.....1340 Market

CHOCOLATE MANUFACTURERS.
Ghirardelli, D. Co.....104 Pine

CHRONOMETERS AND NAUTICAL INSTRUMENTS.
Pascoe, J. C.....305 Battery
Weule, Louis.....231 Californla

CIGAR AND TOBACCO DEALERS.
Adler, Ben.....750 Market
Bamberger, J. & Co....406 Sacramento
Blaskower, M. & Co...223 Montgomery
Cahen, Sig.....22 Montgomery
Ehrman Bros. & Co.....225 Californla
Gunst, M. A. & Co.....203 Kearny
Heyneman, Herman.....204 Sansome
Judell, H. L. & Co.....428 Sansome
Lane & Connelly.....204 Market
Lewis, Wm. & Co.....24 Californla
Michalitschke Bros.....410 Market
Michalitschke, Chas....101 Grant Ave.
O'Brien, J. W.....101 Powell
Ordenstein, Max.....322 Battery
Plagemann, H. & Co.....709 Market
Rinaldo Bros. & Co.....300 Battery
Schench, L.....228 Market
Schoenfeld, Jonas.....508 Washington
Willard Bros.....636 Market

CIGARETTE MANUFACTURERS.
John Bollman Co., The.....679 Front

CIRCULAR DISTRIBUTERS.
Weil, W. M.....106 Pine

CLOAK AND SUIT HOUSES.
Cailleau, Armand.....114 Kearny
Davidson, D. M. & Co.....52 First
Gebhardt, C. & Co.....1114 Market
Golden Gate Cloak and Sult House
.....1230 Market
Kelly & Liebes.....120 Kearny
Livingston & Co.....867 Market
Ransohoff, L.....117 Geary
Smith, H. L.....726 Market

CLOTHING DEALERS.
Alexander & Danziger.....20 Sansome
Brown Bros. & Co.....520 Market
Carroll & Tilton Company..811 Market
Frank Bros.....535 Kearny
Hastings Clothing Co..23 Montgomery
Hirsch Bros.....221 Montgomery Ave.
Hirsch, L. & Co.....927 Kearny
Hoffman, Rothschild & Co..11 Battery
Keilus, Chas. & Co.....132 Kearny
Mandel, Wiener & Co.....125 Sansome
Moss's (Inc.) .....622 Market
Neustadter Bros.....133 Sansome
Pauson & Co.....200 Kearny
Prager, A. J. & Sons.....857 Market
Roos Bros.....Kearny and Post
Straus, Louls.....11 Sansome
Summerfield & Roman...5th & Market

COAL DEALERS.
Allen, Chas. R.....144 Steuart
Brooks, Peyton H.....Mills Bldg
Campbell, Arthur C..Folsom and Spear
Cantley, James.....960 Howard
Easton, J.....131 Folsom
Fritch, Geo.....110 East
Greenberg, A. H.....1419 Ellis
Lewald, Sanford G. Co...1735 O'Farrell
Middleton, John .....674 Geary
Morton, Thomas.....674 Geary
Oregon Coal and Navigation Co....
.....Broadway and East
Peabody, E. & Co.....35 Clay
Rosenfeld's Sons, John..605 Montgomery
San Francisco and San Joaquin
Coal Co.....515 Safe Deposit Bldg
Stafford, W. G. & Co.....214 East
Western Fuel Co.....318 Californla

CODFISH DEALERS.
Alaska Codfish Co.....17 Davis
Union Fish Co.....24 Californla

COLLECTORS.
Curtin, D. A.....Mills Bulldlng

COMMISSION MERCHANTS.
Allison, D. E. & Co....117 Washington
American Produce Co.....
.....Drumm and Washington
American Mercantile Co...420 Battery
Armsby, J. K. & Co.....138 Market
Atchinson, B. M. & Co.....
.....Union Square Market
Biagi, D. & Co.....520 Sansome
Bodwell Produce Co.....321 Davis
Boessenecker & Co....311 Washington
Butler, F. W. Co.....427 Sansome
Byxbee, J. Fessenden .....48 Market
Caffrey, John.....21 Sutter
Campodonico & Burns.....501 Front
Cerruti Mercantile Co.534 Washington
Chiuda, V.....524 Sansome
Collins, Thomas W. & Co.....
.....410 Sacramento
Cutter, E. B. & Co.....302 California
Dairymen's Union.....128 Davis
De Bernardi, D. & Co.....409 Front
Demartini, John & Co..315 Washington
De Pue, Edgar J.....324 Pine
Detels, M. P.....218 Californla
Dodge, Sweeney & Co.....114 Market
Duffy, J. J. & Co.....304 Washington
Eveleth-Nash Co.....422 Front
Galli, A. Frult Co.....516 Sansome
Garcia & Maggini.....100 Washington
Getz Bros. & Co...Davis and Sacramento
Gould, C. W. & Co....314 Washington
Gray & Barbieri.....309 Washington
Greenway, E. M...316 James Flood Bldg
Griffith-Durney Co.....200 Californla
Grinbaum, M. S. & Co., Ltd.....
.....327 Merchants' Exchange
Growers' Co-operative Agency....
.....425 Front
Guggenhime & Co.....118 Davis
Guichard, Robt. F.....507 Front
Haight, Fred B.....212 Front
Hammer & Co.....212 Sacramento
Hilbert Mercantile Co.....136 Second
Hillens, F.....200 Davis
Hilmer & Bredhoff.....36 California
Howard & McDonald..209 Washington
Hulme & Hart.....650 Fifth
Hume, R. D. & Co.....
....Merchants' Exchange Building
Hunt, Match & Co....212 Washington
Hyman Bros.....206 Sansome
Ivancovich, J. & Co....209 Washington
Jacobs & Malcolm.....112 Washington
Jaudin, H. U. & Co....325 Washington
Kittle, H. de W.....20 Pine
Landsberger & Son.....123 Californla
Leist, C. J. & Co..Sacramento & Davis
Lercari, C. J. & Co....128 Washington
Levy, A. & Co.....401 Davis
Lichtenberg, William....419 Californla
Loalza, W. & Co.....202 Sansome
Lowry, W. G. & Co.....40 Californla
Macpherson & Honrihan .....
.....215 Washington
Martens, Read & Co.....303 Front
Minaker & Welbanks.....501 Sansome
Mitchell & Goodall....310 Washington
Montealegre & Co...410 Hayward Bldg
Morris Bros.....206 Front
Newbauer, H. W.....542 Davis
Olcese, G. B. & Co.....420 Davis
Phillips, M. & Co.....20 Pine
Portuguese Commission Co...209 Clay
Roussel & Davidson.....19 Californla
Sanford Bros .....411 Washington
Scatena, L. & Co.....104 Washington
Schultz-Hansen Company....310 Davis
Schwartz Bros.....421 Market
Sherwood & Sherwood.....212 Market
Sloss & Gerstle.....310 Sansome
Southern Pacific Milling Co.....
.....224 Californla
Sresovich, L. G. & Co.....521 Sansome
Tilden, H. N. & Co.....211 Sacramento
Tindal, George W. Co.....514 Clay
Trobock & Bergen.....505 Sansome
Van Husen & Co..Washington & Davis
Vanvales, M. D.....318 Washington
Webster & Dunbar.....304 Davis
Welch & Co.....220 Californla
Wetmore Bros.....415 Washington
Wolf & Sons.....321 Davis
Wolfen, Max & Co.....423 Front
Wolff, William & Co.....216 Mission
Zentner, J. & Co..Front & Washington

CONFECTIONERS.
Blum, S.....Polk and Sutter
De Martini, L. Supply Co....112 Front
Gruenhagen & Co.....20 Kearny
Haas, Geo. & Son.....986 Market
Hromada, Adolph Co.....202 Battery
Lechten Bros.....1257 Polk
Maskey, Frank.....32 Kearny
Rhine, Henry & Co....210 Sacramento
Roberts, Geo. F. & Co..Polk and Bush
Rothschild & Ehrenpfort.....118 Main
Seidl, J. & Co.....619 Battery
Townsend, W. S.....10 Kearny

CONTRACTORS AND BUILDERS.
Fahy, Richard.....518 Noe

COOPERS.
Californla Barrel Co.....327 Market
Carl Cooperage Co.....217 Commercial
Herbert & Vogel.....
....N. E. cor. Broadway and Front
Koster, F. J.....327 Market
Woerner, David, Cooperage Co....
.....14th and Harrison

COOPERAGE STOCK.
Richards, J. W.....
.....Californla Safe Deposit Bldg

CORDAGE MANUFACTURERS.
Tubbs Cordage Co.....611 Front

COTTON GOODS.
California Cotton Mills Co.....
.....East Oakland, Cal.

CRACKER MANUFACTURERS.
American Biscuit Co.....
.....Broadway and Battery
Pacific Coast Biscuit Company.....
.....Second and Folsom

CREDIT BUREAU.
Merchants' Credit Association of California .....123 Californla

CROCKERY AND GLASSWARE.
Anglo-American C. &. G. Co..108 Pine
Cowen-Heineberg Co.....318 Front
Nathan-Dohrmann Co.....122 Sutter
Schloss Crockey Co.....409 Market
Sternheim, S. & Son.....528 Market
Wiedero, H. O.....Fourth and Mission

CRUSHED ROCK.
Cal. City Rock Co.....503 California

DAIRY MACHINERY.
De Laval Dairy Supply Co...9 Drumm

DEPARTMENT STORES.
Emporium, The.....Market
Smith's Cash Store.....27 Market

DISPLAY FIXTURES.
Clarke, Sidney A.....60 First

DOORS AND WINDOWS.
California Door Co.....20 Drumm

DRAYMEN AND STORAGE.
Bocarde, J. B.. Drayage Co..19 Drumm
Emmons, G. W.....212 California
Farnsworth & Ruggles.....25 Davis
McNab & Smith.....205 Davis
Morton Draying and Warehouse Co., The.....110 Battery
Overland Freight and Transfer Co.
.....203 Front
Rode, C. B. & Co.....404 Battery
Strauss, K.....118 Battery
Teele & Co.....708 Sacramento
Union Transfer Co..Bryant and Second
Western Transfer and Storage Co..
.....323 Front

DRIED FRUITS.
Griffin & Skelley Co.....132 Market
Phoenix Raisin Seeding and Packing Co.....202 Market
Rosenberg Bros. & Co...211 California

DRUGGISTS.
Ayers, Edw. N.....229 Leavenworth
Bayley, E. P.....318 Grant Ave.
Boericke & Runyon.....330 Post
Broemmel, J. G. B.....2501 California
Burnett, G. W.....8 Turk
Calegaris, Joseph..Kearny and Pacific
Carpenter, Dr. Lewis .....1498 Fulton
Clough, Frank.....400 Ellis
Esters Von Krakau, W..25th & Folsom
Fauda, C. O.....1600 Stockton
Ferry Drug Co.....8 Market
Fletcher, David M.....
....S. W. cor Van Ness and Geary
Gates, J. R. & Co.....417 Sansome
Grant Drug Co.....38 Third
Grazer, F. A.....2291 Mission
Kelly, Frank S.....102 Eddy
Lainer, Rd. Drug Co...699 McAllister
Langley & Michaels Co.....34 First
Leipnitz, G. & Co.....250 Sutter
Lengfield's Pharmacy.....202 Stockton
Mack & Co.....13 Fremont
Owl Drug Co.....1128 Market
Prior's Pharmacy .....801 Valencia
Redington & Co.....23 Second
Richards & Co.....406 Clay
Rockstroh, F. E.....1098 Howard
Rossi, D. P.....1400 Dupont
Ryan, D.....3402 Mission
Schmidt, Val..S. W. cor. Polk & Jackson
Union Drug Co.....400 Sutter
Wakelee & Co....Bush & Montgomery
Weck Co., F. A....158 New Montgomery

DRY AND FANCY GOODS HOUSES.
Bauer Bros. & Co.....21 Sansome
Bernstein, Sylvan L.....120 Sutter
City of Paris Dry Goods Co., The..
.....Geary and Stockton
Clayburgh, L. J. & Co.....6 Sutter
Davis, R. D. & Co.....
.....Geary and Grant Ave.
Dinkelspiel, L. & Sons.....39 Battery
Graf Bros.....569 Market
Greenberg & Greenberg..31 Grant Ave.
Hale Bros.....979 Market
Hart, B. & Brother...9 and 11 Sansome
Heller, Bachman & Co....112 Sansome
Kennedy, R. T. Co.....1106 Market
Kohlberg, M. S. & Co.....121 Sansome
Levy, Max.....120 Sutter
Lippman Bros.....501 Hayes
Livingston Bros.....123 Post
Marcuse, M. & Co.....125 Sansome
Murphy, Grant & Co..Sansome & Bush
Nachol & Wand .....26 Kearny
Nathan, A.....2004 Market
Newman & Levinson.....129 Kearny
O'Connor, Moffatt & Co.....121 Post
Priester, Joseph .....1415 Stockton
Sachs Bros. & Co.....Sansome & Bush
Samuels Lace House Co., The D...
.....235 Sutter
Schmidt, Ben. J. & Co.....125 Sansome
Schoenholz & Ersbach .....110 Sixth
Schwartz, S. C.....2704 Twenty-fourth
Semeria, Henry & Co.....11 Sansome
Silverman, J.....222 Third
Strauss & Frohman.....107 Post
Strass, Levi & Co.....16 Battery
Thursbacher, B. E.....1591 Market
Weill, Raphael & Co..Kearny & Post
Weinstock, Lubin & Co.....
.....Geary and Grant Ave.

DYEING AND CLEANING.
F. Thomas Dyeing and Cleaning Works, The.....27 Tenth
Hickman, Henry.....3915 Sacramento

DYESTUFFS, COLORS AND CHEMICALS.
Kuttroff, Pickhardt & Co.....
.....215 Sacramento

EDUCATIONAL INSTITUTIONS.
Heald's Business College.....24 Post
S. F. Business College.....738 Mission

ELECTRIC SIGN MANUFACTURERS.
Novelty Sign Co.....127 Eddy

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brooks-Follis Electric Corp 527 Mission
California Electrical Wks..547 Mission
Century El ctric Company....28 Second
Consumers' Electrical Association
.....524 Sutter.
Doble Co., Abner...Fremont & Howard
Electric Railway and Manufacturers' Supply Co.....68 First
Farnsworth Electrical Co..612 Mission
General Electric Co.....Crossley Bldg
Hetty Bros.....126 Eddy
Klein Electrical Co., The J. M....
.....107 Battery
Summerhayes, W. R.....18 Second
Independent Electrical Construction Co.....31 Second
Westinghouse Electric and Manufacturing Co.....425 Market

ELECTRO-PLATERS.
Denniston's San Francisco Plating Works .....743 Mission
Golden West Plating Works..103 Beale
Merle, A. Co.....515 Mission
Marwedel, C. W.....58 First

ELEVATOR MANUFACTURERS.
Bryan Elevator Co.....530 Folsom
A. J. McNicoll Elevator Co..209 Second
Cahill & Hall Elevator Co....133 Beale
Holman, W. L.....210 Fremont
Otis Elevator Co.....509 Howard

EMBROIDERIES AND LACES.
Levy, Jules & Bro.....5 Sansome

ENGINEERS, CIVIL.
Ferris & Haas.....320 Sansome

ENGINEERS, CONSULTING AND CONTRACTING.
Stratton & Bryant ..121 New Montg'y

ESSENTIAL OILS.
Boldemann, A. C. & Co.....120 First

EXPORTERS AND IMPORTERS.
American Import Co., The..111 Battery
Castle Bros.....463 Mission
Domoto & Co.....307 Clay
Fremery, de James & Co....113 Pine
Jennings, Rufus P.....6 California
Maldonado & Co., Inc....419 California
Schmitz, C. & Co.....215 Sacramento
Vignier, A. & Co.....429 Battery
Wieland Bros., Inc.....119 Clay

FIRE PROOFING.
Western Expanded Metal and Fire Proofing Co.....Rialto Bldg

FIREWORKS.
California Fireworks Co....219 Front

FLORISTS.
Jacquemet, Joseph.....506 Eureka
Sievers & Boland.....25 Post

FLOUR MILLS.
Capitol Mills.....114 Sacramento
Sperry Flour Co.....133 Spear
Stockton Milling Co....112 California

FORWARDING AGENTS.
Earl, D. W. & Co....129 Crocker Bldg

FOUNTAIN PENS.
Cardinell-Vincent Co.....414 Market

FRUITS AND VEGETABLES.
Berta, A. Co.....526 Montgomery
Marchi, John.....520 Clay
Omey & Goetting....California Market
Polito, John L.....512 Valencia

FURNITURE—HOUSE AND OFFICE.
Bateman, William.....835 Folsom
Breuner Co., John.....261 Geary
Chicago Clock Co.....113 Grant Ave.
Cordes Furniture Co.....245 Geary
Eastern Outfitting Co....1310 Stockton
Friedman, M. & Co.....237 Post
Fuller Desk Co., The G. H..648 Mission
Fredericks, J. & Co.....34 Ellis
Indianapolis Furniture Co..750 Mission
Kragen's .....1015 Market
McCann, Belcher & Allen....600 Sutter
Milwaukee Furniture Co..932 Howard
Pattosien Co.....16th and Mission
Plum, Chas. M. & Co.....1301 Market
Sloane, W. & J. & Co.....116 Post
Smith Furniture Co., A. B.....128 Ellis
Sterling Furniture Co....1039 Market
Weber, C. F. & Co.....526 Market
Wilson Bros.....1710 Market
Wisconsin Furniture Co.....
.....324 Parrott Bldg
Yawman & Erbe Mfg. Co.....
....Mission and New Montgomery

FURNITURE MANUFACTURERS.
Fink & Schindler Co., The..1309 Market
Johnson, Harry Co.....780 Mission

FURS.
Berwin & Gassner.....110 Kearny
Hoeflich, Albert.....116 Grant Ave.
Liebes, H. & Co.....139 Post
Wallace, Robert.....219 Grant Ave.

FUSE & MATCH MANUFACTURERS.
Metropolitan Match Co.....709 Front

GAS FIXTURES.
California Gas Fixture Co..517 Mission
Day Co., Thos.....725 Mission

GAS ENGINE MANUFACTURERS.
Schilling, Adam & Sons.....211 Main

GAS ENGINES AND SCALES.
Economist Gas Engine Co..519 Howard
Fairbanks, Morse & Co....310 Market
Union Gas Engine Co.....244 First

GAS GENERATORS.
Bullard & Breck .....131 Post
Pacific Acetylene Gas Co.....
.....111 New Montgomery
Reichert, Theodore.....667 Sutter

GAS METERS AND STOVES.
Pacific Meter Co.....24 Jessie

GAS REGULATORS.
Gas Consumers' Association..455 Sutter

GENERAL MERCHANDISE.
Heilbroner, L.....446 Ellis
Levin, J. & Co.....35 Taylor

GLASS MANUFACTURERS.
United States Glass Co.....18 Sutter

GLOVES.
Centemerl, P. & Co.....109 Grant ave.
Moss, Geo. A.....101 Post
Steinberger & Kalisher....609 Mission

GLUE MANUFACTURERS.
California Glue Works..123 California

GRAIN AND BEAN DEALERS.
Barnard, W. C. & Co.....
.....Sacramento and Davis

GRANITE AND MARBLE DEALERS.
Back, F. J.....791 San Jose Ave.
Seregni & Fernieri.....Flood Bldg

GRAPHOPHONES AND PHONOGRAPHS.
Columbia Phonograph Co....125 Geary

GROCERS.
Arnold, H. B.....Valencia and 21st
Bibo, Newman & Ikenberg..1447 Polk
Claussen, C.....23d and Capp
Cluff Co., William.....201 Market
Ehrman, M. & Co.....104 Front
Foge & Mohr.....5th and Mission
Foster, S. & Co.....26 California
Getz, M. & Co.....512 Mission
Goldberg, Bowen & Co.....432 Pine
Granucci Bros.....521 Front
Haas Bros.....100 California
Hartter, Hayes & Co.....216 Front
Hollmann, Henry.....2805 Mission
Hooper & Jennings.....213 Front
Hurley, J. T.....Hayes and Webster
Irvine Bros.....1302 Polk
Lennon, John A.....315 Clay
Lewin-Meyer Co.....34 Market
Meyer, A. & Co.....16 Sacramento
Parks Bros. & Co.....418 McAllister
Peters Bros.....798 Haight
Rathjen Bros.....39 Stockton
Rothschild, John & Co..115 Sacramento
Schleef & Creyer.....1125 Powell
Stulz, Joseph A..533 Montgomery Ave.
Sussman, Wormser & Co.....
.....S. E. cor. Market and Main
Tillman & Bendell.....327 Battery
West, Elliott & Gordon.....31 Sixth
Wellman, Peck & Co.....321 East

GUNS AND AMMUNITION.
Bekeart, Phil B. Co.....114 Second
Brown, The Ralph Co..109 New Mont'gy
Clabrough, Golcher & Co..538 Market
E. E. Drake.....86 First
Shreve & Barber.....739 Market
Winchester Repeating Arms Co..
.....127 First

HARDWARE.
Arnold Hardware Co.....23 Davis
Baker & Hamilton.....2 Pine
Bennett Bros.....35 Sixth
Brown, Chas. & Son.....807 Market
Dunham, Carrigan & Hayden Co..
.....19 Beale
Froelich, Christian.....202 Market
Holbrook, Merrill & Stetson..235 Market
Iis, J. G. & Co.....814 Kearny
Lloyd-Scovel Iron Works..159 Fremont
Marwedel, C. F.....58 First
Montague, W. W. & Co....309 Market
Mossford, Moses.....3885 24th
Pacific Hardware and Steel Co....
.....Mission and Fremont
Palace Hardware Co.....603 Market
Philpott, C. H. Co.....823 Market
Pike, A. W. & Co.....461 Mission
Rosekrans, H. & Co.....511 Sixth
Smith, Peter A.....614 Fourth
Tayler & Spotswood Co..135 Fremont
Unna, The Harry Co.....115 Battery
Wright Hardware Co.....66 Third
Woods, Chas. M.....420 California

HARNESS AND SADDLERY.
Johnson, J. C. & Co.....122 First
Liebold Harness Co.....211 Larkin

HATTERS.
California Hat Co.....597 Mission
Collins & Co.....1018 Market
Colman Co.....130 Kearny
Fannin, James H. & Co.....715 Mission
Fisher & Co.....9 Montgomery
Herrmann & Co.....328 Kearny
Kline, Louis & Co.....106 Bush
Lundstrom, K. A.....605 Kearny
Meussdorffer, K & Son.....213 Kearny
Meyer, C. H. & Bro.....32 Sansome
Triest & Co.....116 Sansome
Union Hat Co.....578 Mission

HAY AND GRAIN DEALERS.
Anspacher Bros.....214 Pine
Chase, W. W. Co.....1938 Market
Meyer, Albert.....2303 Geary
Miller, W. A. & Co.....5 Market
Scott & Magner.....615 Sixth
Somers & Co.....564 Sixth
Vermeil, J. L.....3142 Mission

HEALTH RESORTS AND MEDICAL WATERS.
Witter Water Co.....30 Montgomery

HEATING & VENTILATING
Royal Heating Co., Inc....738 Mission

HERMETIC CLOSURES.
Landsberger, Julius A.....108 Market

HORSE SHOEING.
Odea, Martin.....126 Geary

HOTELS.
Abrahamson, A.....1012 Van Ness
Brun, Benj. J.....1420 Van Ness ave.
California Hotel Co..Bush, near Kearny
Holm & Saxtorph, Baldwin House..
.....30 Ellis
Hotel St. Francis....Powell and Geary
Kingsbury, George W.....Lick House
Kirkpatrick, John C.....Palace Hotel
Martin, H. G.....Hotel Savoy
Occidental Hotel.....Montgomery
Phillips, H. B.....St. Nicholas Hotel
St. Nicholas Hotel Co.....
.....Market and Hayes
Shores, L.....The Wentworth
Turpin, F. L., The Royal.....126 Ellis

HOUSEHOLD UTENSILS.
Wiester & Co.....22 Second

ICE DEALERS.
Consumers' Ice Company...420 Elghth
Merchants' Ice and Cold Storage
Co.....Lombard and Sansome
Union Ice Co.....735 Fourth

INSURANCE.
Ahpel & Bruckman.....209 Sansome
Alliance Assurance Co...416 California
Berthau, Cesar.....423 California
Boardman & Spencer....514 California
Brown, Edw. & Sons.....411 California
Christensen, Edwards & Goodwin..
.....220 Sansome
Com'l Union Assurance Co.....
.....416 California
Craig, Hugh.....210 Sansome
Davis, J. B. F. & Son.....215 Sansome
Dornin, Geo. D.....Hayward Bldg
Firemen's Fund Insurance Co....
.....401 California
German Ins Co., of Freeport..337 Pine
Grant, Geo. F.....218 Sansome
Gutte & Frank.....303 California
Herold, Rudolph Jr.....415 California
Ins. Co. of North America....202 Pine
Landers, William J.....205 Sansome
Liverpool & London & Globe Ins.
Co., The.....422 California
London and Lancashire Fire Ins.
Co. .....320 Montgomery
Manheim, Dibbern & Co...217 Sansome
Milwaukee Mechanics' Ins. Co....
.....410 California
Nathan & Kingston...501 Montgomery
New York Life Ins. Co.....Mills Bldg
New Zealand Ins. Co....312 California
Northwestern National Insurance
Co.....315 Safe Deposit Bldg
Norwich Union Fire Ins. Society..
.....314 California
Pacific Mutual Life Ins. Co. of
Cal..Montgomery and Sacramento
Painter, Edgar.....Kohl Building
Pacific Surety Co....Safe Deposit Bldg
Palache & Hewett.....313 California
Parker, Chas. M. T.....
....409 Mutual Savings Bank Bldg
Potter, Edward E.....412 Pine
Preferred Accident Insurance Co..
.....Mills Bldg
Shields, A. M.....Crocker Bldg
Sperling, Frank.....307 Parrott Bldg
Stovel, C. J.....122 Sansome
Transatlantic Fire Ins Co..221 Sansome
Voss, Conrad & Co.....204 Sansome
Washington Life Insurance Co., The
.....Chronicle Bldg
Watson, Taylor & Sperry.....322 Pine
Watt, Rolla V.....Pine & Sansome
Wilson, Horace.....604 Montgomery

IRON WORKS.
California Iron Yard.....640 Second
Fulton Iron Works .....17 First
Macauly, H. C. & Co.....155 Bluxome
Morton & Hedley.....215 Harrison
Risdon Iron and Locomotive Works,
The .....Steuart and Folsom
Vulcan Iron Works.....505 Mission

JAPANESE PRODUCTS AND FANCY GOODS.
Marsh, G. T. & Co.....214 Post
Nippon & Company.....507 Dupont
Solomon, C., Jr.....422 Battery

JAPANESE AND CHINESE SILKS.
Mendelson Bros.....7 Battery

JEWELERS.
Andrews, A.....221 Montgomery
Baldwin Jewelry Co.....978 Market
Bohm, Bristol Co.....104 Geary
Brittain & Co.....120 Geary
California Jewelry Co.....134 Sutter
Carrau & Green.....220 Sutter
Diamond Parlor Jewelry Co.....
.....722 Market
Eisenberg, A. & Co.....126 Kearny
Elgin National Watch Co..206 Kearny
Fershtand, Theodore.....126 Kearny
Glindeman, W.....5 Third
Greenzweig, Geo. & Co.....713 Market
Hall, A. I. & Son.....84 Third
Hammersmith & Field.....36 Kearny
Heringhi, Leo.....8½ Stockton
Huguenin, Adolph .....227 Grant ave.
Isaacs, Abe.....343 Kearny
Judis, Alphonse Co.....
.....Mutual Savings Bank Bldg
Nordman Bros.....134 Sutter
Phelps & Adams.....120 Sutter
Radke & Co.....118 Sutter
Schneidewind, H. J.....822 Valencia
Schussler, M. & Co.....713 Market
Schwartze, K. G.....502 Battery
Schweitzer, Joseph.....707 Market
Shreve & .Co.....Crocker Bldg
Sorenson, James A. Co.....103 Sixth
Vanderslice, W. K. & Co....136 Sutter

JEWELERS' SUPPLIES.
Armer & Weinshenk.....220 Sutter
Muhs & Lochbaum Co.....738 Mission

KNITTED GOODS.
Gantner & Mattern Co.....20 Post
Pfister, J. J. Knitting Co.....60 Geary

LADIES' FURNISHING GOODS.
Charles, Max & Co.....764 Market
Davis, Schonwasser & Co.....134 Post
Magnin & Co.....920 Market
Marks Bros.....1210 Market
Paragon, The.....1306 Market
Rosenthal, S. & Co.....937 Market

LADIES' TAILORS.
Flamm, G.....1435 Polk
Gadner, A.....2012 Fillmore
Lowenthal & Co.....914 Market
Paternost, J.....684 Sutter
Rothschild, M.....526 Sutter

LAMPS.
Boesch Lamp Co.....585 Mission
Bauer Lamp & Reflector Co.510 Mission

LAUNDRIES.
Domestic Laundry Co.....581 Eighth
La Grande Laundry.....23 Powell
National Laundry Co..18th and Sanchez
S. F. Laundry Association....131 Ellis
U. S. Laundry Association.....
.....3111 Sixteenth
White Star Laundry Co....330 Market

LAUNDRY MACHINERY.
Troy Laundry Machinery Co.....
.....583 Mission

LAW BOOK PUBLISHERS.
Bancroft-Whitney Co....612 California

LEAF TOBACCO DEALERS.
Goslinsky, E. & Co.....217 Battery
Kohlberg & Co.....526 Washington
Rosenshine & Co.....413 Battery

LEATHER AND LEATHER GOODS DEALERS.
Bissenger & Co.....401 Front
Brown & Adams.....325 Front
Dulfer & Nelson.....209 Mason
Frank, S. H. & Co.....408 Battery
Harpham & Jansen....524 Washington
Kauffman, Davidson & Co.....113 Clay
Kullman, Salz & Co.....582 Mission
Wagner Leather Co.....306 Clay

LIME AND CEMENT.
Cowell, Henry & Co.....211 Drumm
Holmes Lime Co.....24 Sacramento

LITHOGRAPHERS.
Britton & Rey.....525 Commercial
Galloway Lithographing Co.....
.....410 Sansome
Mutual Label and Lithograph Co..
.....Second and Bryant
Roesch, Louis Co.....325 Sansome
Union Lithograph Co.....325 Sansome

LIVERY STABLES.
Christensen, E. C. & Son..1210 Valencia
Clemens, C. J.....409 Taylor
Kelly, Thos. & Sons.....1629 Pine
Nolan, John & Sons....1611 California

LUMRER DEALERS.
Albion Lumber Co..33-34 Crocker Bldg
Blyth & Trott.....Spear and Mission
Carter, Geo. E. & Co..52 Crocker Bldg
Casner Lumber Co..812 Hayward Bldg
Dodge, E. J. & Co.....95 Market
Dolbeer & Carson.....10 California
Excelsior Redwood Co.....204 Front
Gage, Mills & Co.....330 Market
Gray's Harbor Commercial Co....
.....237 California
Greenewald, O. H.....308 Crossley Bldg
Hammmond Lumber Co.....
....Merchants' Exchange Building
Hihn, F. A. Co.....Santa Cruz
Hobbs, Wall & Co, Inc.....95 Market
Hooper, C. A. & Co.....204 Front
Hooper, F. P. & J. A.....4 California
Kruse, J. S..Twenty-third and Shotwell
Jones, Richard C. & Co.....739 Bryant
McCloud River Lumber Co.....
.....Fifth and Brannan
Meyer, Adolph.....1510 Devisadero
Pacific Lumber Co.....Rialto Bldg
Pope & Talbot.....314 California
Renton, Holmes & Co.....Mills Bldg
S. F. Lumber Co.....Third and Berry
Sierra Lumber Co.....320 Sansome
Simpson Lumber Co.....14 Spear
Slade, S. E., Lumber Co....6 California
Tacoma Mill Co.....300 California
Truckee L. Co. of S. F.....6 California
Union Lumber Co...Sixth and Channel

MACARONI MANUFACTURERS.
California Italian Paste Co.....
.....347 Sacramento

MACHINERY AND ENGINEERS' SUPPLIES.
Alexander-Yost Co.....401 Market
Bay City Engineers & Supply
Co.....322 Howard
Cal. Hydraulic Engineering and Supply Co.....17 Fremont
California Engineering and Construction Co.....907 Rialto Bldg
California Tool Works.....143 Beale
Cyclops Iron Works.....223 Main
Evans, C. H. & Co.....183 Fremont
Garratt, W. T. & Co.Fremont & Natoma
Hall, Robert.....108 Main
Harron, Rickard & McCone..21 Fremont
Henshaw, Bulkley & Co.....
.....Fremont and Mission
Martin Pipe & Foundry Co.....
.....33 New Montgomery
Meese & Gottfried Co.....167 Fremont
Moore, Chas. C. & Co..First and Mission
Pacific Tool and Supply Co..467 Mission
Pennington, Geo. W. Sons. Inc....
.....313 Folsom
Ralston Iron Works.....222 Howard
Rogers' Engineering Co.....
.....109 New Montgomery
Sanitary Devices Mfg. Co..308 Market
Tatum & Bowen.....34 Fremont
The Compressed Air Machinery Co.
.....26 First
Union Iron Works.....222 Market

MANTELS, GRATES AND TILES.
Bush & Mallet Co.....Crossley Bldg
Mangrum & Otter, Inc.....581 Market
Rigney, Thos. F.....641 Mission

MANUFACTURERS' AGENTS.
Alden, S. F. & Co.....300 Rialto Bldg
Eberhard Co., The Geo. F...12 Drumm
French & Linforth.....308 Market
Hughson & Merton.....105 Front
Insecticide Co., The.....819 Market
Luscombe & Isaacs.....22 Sansome
McLeod Mercantile Co.....220 Bush
Morgan & Allen Co.....134 Sutter
Robinson, Geo. H.....226 Bush
Sellman, Waters H.....220 Sutter

MARBLE WORKS.
Musto, Jos. & Sons.....709 Battery

MATTRESSES AND UPHOLSTERY.
Bernhard Mattress Co....642 Mission
Crescent Feather Co...510 Washington
Hagemann, H M.....1529 Pine
Hoey, John.....716 Mission
Klopstock Bros.....2257 Folsom
Schrock, W. A.....21 New Montgomery

MEN'S FURNISHHING GOODS.
Atkins, R. C. & Sons..123 Montgomery
Baumel, Fred J.....1608 Market
Bullock & Jones Co.....106 Sutter
Cluett, Peabody & Co.....582 Mission
Dorey & Cunningham..509 Montgomery
Elkus Brenner Co.....17 Battery
Greenebaum, Weil & Michels.....
.....17 Sansome
Hansen & Elrick....Market and Third
McNamara & Moran.....7 Battery
Meyerstein Co.....6 Battery
Morgan Bros.....229 Montgomery
Rogerson, J. C.....535 Valencia
Schoenfeld, Adolph.....1334 Market
The Toggery.....628 Market
United Shirt and Collar Co..25 Sansome

MERCHANT TAILORS.
Growall, W. L. Co..Mut. Sav. Bk. Bldg
Harshall, Abe.....214 Kearny
Jacobi Bros.....413 Montgomery
Lyons, Charles.....721 Market
Martin Bros.....17 Stockton
Poheim, J. T.....1110 Market
Reid, John & Son.....78 Geary

METAL WORKS.
American Can Co.....Kohl Building
Finn, John Metal Works...313 Howard
Pacific Metal Works.....139 First
Pacific Plating & Metal Works....
.....568 Mission

MICROSCOPES AND BIOLOGICAL SUPPLIES.
Bausch & Lomb Optical Co. of Cal.
..... 230 Sutter

MILK AND CREAM.
Berkeley Farm—N. J. Nelson.....
.....1228 Folsom
Jersey Farm Co.....851 Howard
Loewe, Wm. G.....624 Russia
Pippy, Geo. H.....Nevada Block
S. F. Cream Depot.....1929 Mission
Standard Milk Co.....3201 16th

MILLINERY.
Butler, Schultze Co.....723 Market
Hinz & Landt.....543 Market
Holm & Nathan .....84 Third
Muller & Raas Co.....
....New Montgomery and Mission
Spencer & Mitau .....1026 Market
Toplitz, R. L. & Co.....545 Market
Zobel, Lud. Co.....919 Market

MILLWRIGHTS.
Dibert Mfg. Co.....225 Mission

MINERAL WATERS.
Cook's Mineral Water...19th & Castro
Eggers, Chas. & Co.....118 Eureka
Mt. Shasta Mineral Spring Co.....
.....Sixth and Brannan

MINING COMPANIES.
Alaska Treadwell Gold Mining Co.
.....Mills Bldg.
Bourn, W. B.....401 California
Pew, John W.....310 Pine
Quarre, Geo....Cal. Safe Deposit Bldg.
Ralston, W. C.....331 Pine

MINING MACHINERY.
Woodbury, Geo. E.....223 First

MUSLIN AND FLANNELETTE UNDERGARMENTS.
Reynolds, The Geo. W. Co..597 Mission

MUSTARD MANUFACTURERS.
Burr, C. C. & Co.....2111 Stockton

NECKWEAR. MANUFACTURERS.
Heineman, H. M.....109 Sansome

NEWS DEALERS.
Foster & Orear.....Ferry Building

NOTIONS AND SMOKERS' ARTICLES.
Son Bros. & Co.....15 Sansome

OILS.
Porter, W. S.....Hayward Bldg.
Standard Oil Co.....Rialto Bldg

OPTICIANS.
Berteling Optical Co....214 Grant ave.
California Optical Co.....205 Kearny
Chinn-Beretta Optical Co...991 Market
Hirsch & Kaiser.....7 Kearny
Kahn, George H.....105 Montgomery
Kahn, H. & Co.....642 Market

OYSTER DEALERS.
Darbee & Immel.. 30 Union Sq. Market
Moraghan, The M. B. Oyster Co..
.....380 Brannan
Morgan Oyster Co., The.....614 Third

PACKERS OF CANNED SALMON.
Alaska Packers' Association.308 Market

PAINTS AND OILS.
Bass-Hueter Paint Co.....816 Mission
Cal. Paint Co.....236 First
Clinch, C. G. & Co.....7 Front
Fuller, W. P. & Co....Pine and Front
Magner Bros.....215 California
Nason, R. N. & Co.....117 Market
Ortelli, Wm.....906 Filbert
Rea, L. A. & Co.....1318 Stockton
Whittier-Coburn Co.....20 Fremont

PAINTERS AND PAPER HANGERS.
Beck, W. T. & Sons....729 Devisadero
Brace, N.....447 Valencia
Downing, Thomas, Inc.....
.....Union Trust Bldg
Fraser, John P.....418 Post
Merigan, M.....1302 Webster
Stader, C.....Glen Park
St. Denis, J. & Co.....344 Sutter
Stein, M.....30 Sacramento
Swan, J. S.....717 Market

PAPER BOXES.
Pacific Fold. P. B. Factory..14 Fremont

PAPER AND PAPER BAG MANUFACTURERS.
Cal. Paper and Board Mills.....
.....40 Californla
Crown Paper Co.....707 Front
Union Bag and Paper Co....406 Front
Union Pulp and Paper Co..410 Sansome

PAPER AND PAPER BOXES.
Fleishhacker, A. & Co.....520 Market
Zellerbach, A. & Sons.....418 Sansome

PATENT DOOR OPENERS AND CLOSERS.
Rischmuller, Geo.....2449 Nineteenth

PHARMACEUTICAL PREPARATIONS.
Burgess, Frank P.....941 Howard
California Fig Syrup Co....392 Church
Law, Herbert E.....Rialto Bldg
National Pharmacy Co..214 Townsend

PHOTOGRAPHERS.
Bushnell Photo Co.....1510 Market
Taber Photo Co.....121 Post
Waters, R. J. & Co.....110 Sutter
Weidner, Chas.....36 Geary

PHOTO-ENGRAVERS.
Bolton & Strong.....621 Clay
Sunset Photo & Engraving Co....
.....Market and Tenth
Union Photo Engraving Co.....
.....144 Union Square Ave.

PHOTOGRAPHIC SUPPLIES.
Andrews, T. P.....109 Montgomery
Kirk, Geary & Co.....112 Geary

PIANO AND ORGAN DEALERS.
Allen, Wiley B. Co.....931 Market
Curtaz, Benj. & Son.....20 O'Farrell
Deitemeier Piano Co.....835 Valencia
Kohler & Chase.....715 Mission
Mauzy, Byron.....308 Post
Pierce, Walter S. Co..Market and 14th
Pommer-Eilers Music Co....653 Market
Sherman, Clay & Co.....139 Kearny

PICKLE MANUFACTURERS.
Fisher Packing Co.....
.....North Point and Stockton
Pacific Vinegar and Pickle Works.
.....122 Davis

PLANING MILLS.
Birth, L. H.....709 Bryant
Hansen, A.....Berry, near Sixth

PLUMBERS.
Gulick & Wetherbee.....274 Natoma
Ickelheimer, S. & Bro.....20 Geary
Murray Bros.....623 Sacramento
Snook, Wm. & Son. ..602 Montgomery
Wilson, W. F.....328 Stockton

PLUMBING, HEATING AND STEAM SUPPLIES.
Barker & Kinney .....133 Second
Dalziel-Moller Co.....557 Mission
Tay, Geo. H. Co.....49 First

PORK PACKERS AND PROVISION DEALERS.
Armour Packing Co.....309 Davis
Buttgenbach, Joseph.....336 Fourth
Cudahy Packing Co.....125 California
Heineman & Stern.....906 Larkin
Roth, Blum & Co.....201 California
South S. F. Pack. &. Prov. Co..117 Davis
Western Meat Co..Sixth and Townsend
Wilfert Bros.....1378 Market

POULTRY AND DAIRY PRODUCE.
Fodera, A.....526 Montgomery
O'Brien & Spotorno.....Cal. Market
Tiddy, Richard.....Spreckels Market

POWDER WORKS.
The California Powder Works....
.....Wells-Fargo Bldg

PRESS CLIPPINGS.
Allen's Press Clipping Bureau ....
.....30 California

PRINTERS.
Barry, The J. H. Co..429 Montgomery
Bent & Meyerderks.....40 California
Commercial Publishing Co...463 Mission
Cubery & Co.....587 Mission
Dempster Bros..Glen Park Ave. & Bond
Freygang-Leary Co.....113 Davis

Gabriel Printing Co....419 Sacramento
Gilmartin Co., The.....19 First
Janssen Printing and Binding Co..
.....23 Stevenson
Monahan, John & Co..412 Commercial
Murdock, C. A. & Co.....532 Clay
Mysell-Rollins Co.....22 Clay
Partridge, John.....306 California
Pernau Bros.....543 Clay
Phillips & Van Orden Co.....508 Clay
Roberts, John W.....220 Sutter
Spaulding, George & Co.....414 Clay
Stanley-Taylor Co., The....656 Mission
Torres, Joseph M.....518 Sacramento

PRINTERS' INK.

Reed & Goodman.....513 Sacramento

PRINTING MACHINERY.

Swain, Hadwen Mfg Co.....215 Spear

PROPERTY OWNERS.

Andros, Milton.....320 Sansome
Ballard, Dr. J. Stow.....610 Hyde
Bancroft Property, The....723 Market
Bishop, Thomas B.....532 Market
Crocker Estate Co....54 Crocker Bldg
D'Evelyn, Dr. Frederick W.....
.....Phelan Building
De Vecchi, Poalo, M. D..Crocker Bldg
Deichmiller, C., D. D. S.....
.....Y. M. C. A. Bldg
Flood, James L.....7 Nevada Block
Gibbons, Henry, Jr., Dr.....920 Polk
Heller, E. S.....14 Montgomery
Hewes, D.....412 Kearny
Hill, Horace L.....124 Sansome
Hooker, C. G.....967 Bush
Johnson, M.....Ross Valley
Kellogg, Sheldon G....711 Crocker Bldg
Keyes, Alex D.....1008 Mills' Building
Law, Hartland .....Crossley Bldg
Mayre, Geo. T., Jr....234 Montgomery
McNutt, Dr. W. F.....1220 Sutter
Montgomery, D. W., M. D.....
.....1301 Van Ness ave.
Page, Charles .....905 Mills' Building
Parrott, John .....401 Parrott Bldg
Payson, A. H.....409 Crossley Bldg
Pillsbury, E. S.....Union Trust Bldg
Pischel, Kaspar, M. D....Crocker Bldg
Platt, Frank L., D. D....Flood Bldg
Quinn, John E.....California Hotel
Rosenthal, Dr. C. H.....636 Baker
Runyon, E. W.....42 Montgomery
Scheeline, S. C.....214 Pine
Schussler, Herman.....126 Stockton
Shiels Estate Co.....324 Bush
Stevens, Martin.....Mills Bldg
Tevis, Wm. S.....Mills Bldg
Van Orden, Dr. C. L.....606 Sutter
Westerfeld, Carl..Claus Spreckels Bldg
Wilson, A. W.....2430 Broadway

PUBLISHERS.

Mitchell, E. H...144 Union Square ave
Traffic Publishing Co..429 Montgomery

PUMPING MACHINERY.

Dow, Geo. E., Pumping Engine Co.
.....149 First
Jackson, Byron, Machine Works..
.....411 Market
Platt Iron Works Co.....11 First

RATTAN WORKS.

Coulter's Rattan Works.....227 Sutter

REAL ESTATE DEALERS.

Armstrong, Quatman & Co..111 Sutter
Aronson Realty Co.....109 Sutter
Ashton & Gardiner.....411 Montgomery
Babin, Landry C.....413 Kearny
Baldwin & Howell.....25 Post
Baldwin, O. D. & Son.....Mills Bldg
Boardman Bros. & Co..138 Montgomery
Buckingham, A. E.....26 Montgomery
Burnham & Marsh Co..211 Montgomery
Bush, David & Son..Safe Deposit Bldg
Coffey, H. E. & Co.....117 Sutter
Cranston, Wm. Co.....20 Post
Crim, W. H. & Co.....118 Montgomery
Davis, Alfred E.....323 Montgomery
Easton, Eldridge & Co..14 Montgomery
Ehrenpfort, Wm.....801 Fillmore
Giselman, William, Trustee.....
.....120 Phelan Bldg
Gunn, Benj. M. & Co..313 Montgomery
Hawks & Skelton ....323 Montgomery
Healy & Gillespie....415 Montgomery
Hendrickson, William & Co.....
.....614 Claus Spreckels Bldg
Heyman, Oscar & Bro.....115 Sutter
Hooker & Lent.....14 Post
Hooper, E. J.....26 Montgomery
Joost Sons & Co.....320 Bush
Landgrebe, MacNevin & Jones....
.....334 Bush
Lyon & Hoag.....116 Montgomery
Madison & Burke.....30 Montgomery
Magee, Thos. & Sons....5 Montgomery
Martin, Walter S.....916 Market
McElroy, R. D.....4 Phelan Bldg
Nelson, Johnson & Co..203 Montgomery
Oliver, P. B.....114 Montgomery
Patterson, George W. H....1026 Pine
Realty Syndicate, The.....14 Sansome
Rich, A. J. & Co.....112 Montgomery
Sachs, Sanford.....214 Pine
Sage, Dealey & Co.....638 Market
San Francisco and Suburban Home
Building Society.....708 Market
Schroth Co., The.....3 Hardle Place
Scooffy, Leonidas J.....26 Montgomery
Shainwald, Buckbee & Co.....
.....210 Montgomery
Speck & Co.....209 Montgomery
Strassburger, I. & Co....484 California
Surryhne, F. B.....114 Sutter
Umbsen, G. H. & Co.....14 Montgomery
Von Rhein Real Estate Co., Inc..
.....513 California
Woodward, Edwin W..11 Montgomery

RECREATION GROUNDS.

Herman, R.....Harbor View Park

REFINERS.

Selby Smelting and Lead Works..
.....416 Montgomery

RESTAURANTS.

Arfsten, Eichler & Co.....228 Kearny
Bay State Restaurant.....29 Stockton
Bergez, John.....332 Pine
Bertz, J.....24 Ellis
Besozzi, Louis.....504 Market
Blanco, A. B...N. E. cor. Eddy and Mason
Breuss, M. A.....70 Third
Christesen, M. A. C.....26 Fifth
Collins & Wheeland...329 Montgomery
Detjen & Mengel.....97 Market
Galindo, F. B.....133 O'Farrell
Krone, F. W.....35 Geary
Larsen, C. G.....16 Eddy
Malfanti, J. & Co.....110 O'Farrell
Nissum, James .....115 Grant Ave.
Peterson, P.....623 Kearny
Pouchan & Schlatter .....33 O'Farrell
Priet, P. & Co.....Geary and Stockton
Ravn & Karstensen.....111 Market
Swain, Frank A.....213 Sutter
Tait's.....18 Powell
Techau, R. J.....Mason, near Ellis
Westerfeld, P. & Co.....1035 Market
Wicker & Hermanson.....
.....Market St. and Park Ave.
Zinkand, Chas. A.....927 Market

RIGGERS.

Smith & Rice.....118 Howard

ROOFERS AND ROOFING MATERIALS

Pacific Refining and Roofing Co..
.....113 New Montgomery

ROOFING AND BUILDING PAPER.

The Paraffine Paint Co.....24 Second

RUBBER GOODS.

Boston Woven Hose and Rubber
Co.....14 Fremont
Bowers Rubber Co.....42 Sacramento
Goodyear Rubber Co.....577 Market
Morgan & Wright.....1067 Mission
Winslow, C. R. & Co.....44 Second

RUBBER STAMPS.

Patrick & Co.....111 Sansome

RUG MANUFACTURERS.

California Rug Co.Fillmore & Lombard

SAFES

Halls' Safe and Lock Works.....
.....605 Market
Hermann Safe Co.....427 Sacramento
Parcells-Greenwood Co..216 California

SAW WORKS.

California Saw Works.....210 Mission
Simonds Saw Co.....31 Main

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co.....122 McAllister

SCHOOL BOOK PUBLISHERS.

Ginn & Co.....325 Sansome

SCOTCH TWEEDS.

Craig Bros.....120 Sutter

SCREEN WORKS.

Quick, John W.....1014 Mission

SEEDS AND GRAIN.

Bowen, E. J.....815 Sansome

SEEDS AND PRODUCE.

Volkman, Chas. M. & Co.....408 Front

SEED GROWERS.

Metson, W. H. & Co...115 Crocker Bldg

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons.....17 Spear
Gladding, McBean & Co....Rialto Bldg
Steiger Terra Cotta and Pottery
Works .....Mills Bldg

SEWING MACHINES.

Evans, J. W.....1021 Market
Jackson, Wm. E.....612 Montgomery
Singer Mfg. Co.....210 Stockton
Willcox & Gibbs Sewing Machine
Co.....334 Post

SHEET IRON AND PIPES.

Smith, Francis & Co.....83 Fremont

SHEET METAL WORKS.

De Lano Bros.....70 Spear
Shields, Thomas.....548 Mission

SHEET MUSIC AND MUSICAL INSTRUMENTS.

Mauvais, The Zeno Music Co.....
.....933 Market

SHIP BUILDERS.

Boole, W. A. & Son, Inc..20 California
Pacific Shipyard and Ways Co....
.....35 Steuart
Turner, Matthew .....40 California
Whelan, John A. & Bro....408 Ninth

SHIP CHANDLERS.

Foard, L.....3 Steuart
Josselyn, G. M. & Co.....38 Market
Lewis, Anderson, Foard & Co.....
.....24 East
Weeks Co., S. F.....31 Market

SHIPPING AND COMMISSION.

Alexander & Baldwin, Ltd..308 Market
Balfour, Guthrie & Co..316 California
Chapman, W. B.....123 California
Dempster & Son.....320 Sansome
Eddy, Falk & American Trading
Co.....123 California
Gale, J. W.....410 Davis
Grace, W. R. & Co.....
..N. E. cor. California and Battery
Herrmann, Geo. Co.....310 Sacramento
Johnson-Locke Mercantile Co.....
.....123 California
Lund, Henry & Co...Pine and Sansome
Marcus, Geo. & Co.....418 California
Mitsui & Co.....
....Merchants' Exchange Building
McNear, G. W.....326 California
Meyer, Wilson & Co.....210 Battery
Moore, Ferguson & Co..310 California
Newhall, H. M. & Co.....309 Sansome
Otis, McAllister & Co....109 California
Parrott & Co.....306 California
Plummer, Geo. E. & Co....51 Steuart
Spreckels, J. D. Bros. & Co..327 Market
Tyson, R. J. & Co.....18 California
Ulrichs, J. F.....123 California
Williams, Dimond & Co.....202 Market

SHIPSMITHS.

Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.

Ulman, Seeligsohn & Brown.....
.....715 Mission

SILK MANUFACTURERS.

Carlson-Currier Co.....8 Sutter
Nonotuck Silk Co.....84 Third

SILVERWARE.

Glidden, W. B.....110 Sutter
Graves, W. E.....120 Sutter
Whitney, John B.....120 Sutter

SMOKERS' ARTICLES.

Heininger, C. P. & Co.....535 Market

SOAP & TALLOW MANUFACTURERS.

Fischbeck & Glootz....214 Sacramento
Lille, Charles.....
.....N. W. cor. Bay and Webster
Luhn, Otto & Co.....117 Diamond
Newell & Bro.....313 Davis

SODA MANUFACTURERS.

Horstmann Co., John.....675 Bryant

SODA WATER APPARATUS AND SUPPLIES.

G. J. Becht Company.....572 Geary

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co..Union & Octavia

SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co.....141 First

STAMP DEALERS

Sellschopp, W. & Co.....113 Stockton

STARCH MANUFACTURERS.

Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towne.....55 First
Bonestell, Richardson Co..401 Sansome
Crocker, H. S. Co.....215 Bush
Heynemann, Milton, Marshall Co..
.....415 Montgomery
Le Count Bros.....533 Market

STEAM ENGINE MANUFACTURERS.

Ohmen Engine Works .....132 Main

STEAMSHIP AND TRANSPORTATION COMPANIES.

Cal. Transportation Co....Pier No. 5
Capelle, Robert.....140 Montgomery
Cook, Thos. & Co.....621 Market
Fugazi, J. F. & Co..5 Montgomery Ave.
International Navigation Co....21 Post
Loveland, H. D., Manager Pacific
Traffic Com. Co...456 Montgomery
Northern Commercial Co.Crossley Bldg
Occidental and Oriental Steamship
Co...707 Merchants' Exchange Bldg
Pacific Coast Steamship Co...10 Market
Pacific Mail Steamship Co.....
....707 Merchants' Exchange Bldg
San Francisco Dry Dock Co.....
.....302 California
Ship Owners' and Merchants' Tug
Boat Co.....302 California
Toyo Kisen Kaisha.....
....701 Merchants' Exchange Bldg

STEVEDORES.

Eschen & Minor.....8 Mission
Freese, A. C.....55 Mission

STORE AND OFFICE FIXTURES.

Simmen, John .....348 Phelan Bldg
Thoms, J. W.....
.....1009 Claus Spreckels Bldg

STOVE AND IRON FOUNDRIES.

Graham, James, Mfg. Co....14 Second
Steiger & Kerr.....18th and Folsom

SURGICAL INSTRUMENTS.

Hoppe & Co.....404 Sutter
Shutts, Walters & Co.....534 Sutter

SURVEYING INSTRUMENTS.

Lietz, A. Co.....422 Sacramento

SYRUPS.

Colonial Maple Sugar and Syrup
Co.....3460 Twenty-fifth
Long Syrup Refining Co.....
.....Eighth and Brannan
Pacific Coast Syrup Co....713 Sansome

TABLE CEREALS.

Pacific Cereal Association.....226 Clay

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Arnsteln, Simon & Co.....585 Market
Baumgarten, J. & Co.....578 Mission
Ford, C. W. R. & Co.....116 Sutter
Reiss Bros. & Co.....24 Sutter

TAILOR TO TRADE.

Hilp, Henry, Tailoring Co., Inc...
.....Third and Jessie

TANNERS.

Eagle Tannery .....
.....26th and San Bruno Ave.
Legallet-Hellwig Tanning Co.....
.....401 Front
Norton Tanning Co.....312 Clay

TEAS, COFFEES AND SPICES.

Argonaut Tea and Spice Co.....21 Main
Brandenstein, M. J. & Co.....
.....Spear and Mission
Burmester, Henry W.....1854 Market
Caswell, Geo. W. & Co..414 Sacramento
Folger, J. A. & Co..Howard and Spear
Grandjean, Henry .....419 Jackson
Guittard Mfg. Co.....119 Front
Hills Bros .....128 Market
Huddleston & Co.....52 Market
Jones-Paddock Co.....26 Fremont
Schilling, A. & Co...Second and Folsom
Thierbach, Chas. F. & Co..306 Battery
Tyler, S. H. & Son.....310 Front

TELEPHONE AND TELEGRAPH COMPANIES.

Pacific States Telephone and Tele-
graph Co., The .....216 Bush

TENTS AND AWNINGS.

Ames & Harris, Inc...100 Sacramento
Neville & Co.....530 Davis

THEATERS.

Belasco & Meyer.....Alcazar Theater
Orpheum Circuit Co.....113 O'Farrell

TIMBER PRESERVING.

S. F. Timber Preserving Co.....
.....223 Folsom

TIN PLATE MANUFACTURERS.

Williams, I. B.....Mills Bldg

TITLE INSURANCE.

California Title Insurance and Trust
Co.....410 Montgomery

TOWEL COMPANIES.

Mercantile T. & L. Co.....331 Eighth
S. F. Towel Co., The.....819 Folsom

TOYS AND NOVELTIES.

Cal. Notion and Toy Co.....526 Market
Sadler & Co.....537 Market

TRANSFER COMPANIES.

S. F. Transfer Co.....118 Ellis
Morton Special Delivery Co.....
.....110 Battery
Pacific Transfer Co.....
.....31 New Montgomery
People's Express Co.....106 Steuart
Wells, Fargo & Co. Express.....
.....Second and Mission

TRUNKS.

Hirschfielder & Meaney.....14 Sutter
Malm, C. A. & Co.....220 Bush
Oppenheimer, James .....1 Ellis
Pacific Trunk and Bag Co..625 Mission

TURKISH BATHS.

Lindstrom & Johnson.....415 Sutter

TYPEWRITERS AND SUPPLIES.

Alexander, L. & M. & Co.....
.....110 Montgomery
Bannan's Typewriter Exchange....
.....307 Montgomery
Bornemann, Geo. C. & Co....117 Sutter
Revalk, R. E. & Co....135 Montgomery
West Coast Typewriting Co.....
.....401 Hayward Bldg
Yost Writing Machine Co.....
.....327 Montgomery

UNDERTAKERS.

Gray, N. & Co.....353 Sutter
Halsted & Co.....946 Mission
Maass, H. F. Co.....917 Mission
Valente, Marini & Co....1524 Stockton

UNDERTAKERS' SUPPLIES.

California Casket Co.....934 Mission

UNDERWEAR.

Deimel Linen Mesh System Co....
.....110 Sutter

UNIFORMS AND REGALIA.

Pasquale, B. & Sons.....123 Geary

VALVES AND FAUCETS.

West Coast Safety Faucet Co.....
.....223 Mission

VARNISH MANUFACTURERS.

Berry Bros., Ltd.....809 Mission

VINEGAR MANUFACTURERS.

Consumers' Y. & V. Works....213 Eddy
Golden Gate Compressed Yeast Co.
and Potrero Yeast & Vinegar
Co. .....348 Sutter

WAGON AND CARRIAGE MATERIALS

Holt Bros. Co.....30 Main
Waterhouse & Lester.....534 Howard

WALL PAPER AND MOLDINGS.

Quadt, John .....1614 Market
Tozer, L. & Son .....762 Mission
Uhl Bros.....655 Market

WAREHOUSES.

Grangers' Business Association...
.....309 California
Haslett Warehouse Co., The.....
.....206 California
Lombard Warehouse Co., Inc.,.....
.....225 Fremont
S. F. Warehouse Co.....41 First
South End Warehouse Co.....
.....Townsend and Second

WELL BORERS.

Lowe, J. W.....126 Kearny

WIRE AND WIRE ROPE.

Pacific Steel and Wire Co....100 Front

WELSBACH MANTLES AND SUPPLIES

Welsbach Co.....359 Sutter

WINES AND LIQUORS.

Ahrens, Pein & Bullwinkel....620 Post
Arnhold, B. & Co.....
.....Townsend and Stanford
Berges, B. B. & Co.....708 Sansome
Bibo, Sam & Co.....212 Battery
Braunschweiger & Co.....5 Drumm
California Wine Association..661 Third
Chauche & Bon.....539 Geary
Chevalier, F. & Co.....15 Beale
Crown Distilleries Co...Beale & Mission
French-American Wine Co.....
.....756 Brannan
Friedman, Paul .....312 Battery
Gundlach-Bundschu Wine Co., The.
.....434 Bryant
Herrscher-Samuel Co., Inc...521 Market
Hey, Grauerholz & Co.....224 Front
Hilderbrandt, Posner & Co..118 Market
Holtum-Schmidt Co., Inc....565 Market
Holtum, Ferdinand .....517 California
Hotaling, A. P. & Co.....431 Jackson
Italian-Swiss Agricultural Colony..
.....Montgomery and Sacramento
Jones, Mundy & Co.....123 California
Korbel, F. & Bros.....723 Bryant
Kuhls-Schwarke & Co.....129 Sutter
Lachman & Jacobi....Second & Bryant
Levy, Simon & Co.....211 Battery
Livingston & Co.....206 Davis
Lubben, John..California and Sansome
Lyons, E. G. and Rass Co., The....
.....549 Mission
Mann, C. M. Co., Inc., successor to
I. de Turk.....216 Sacramento
Martinoni, E.....714 Front
McDonald & Cohn.....120 Front
McLeod & Hatje.....515 Market
Meinecke, Chas. & Co..314 Sacramento
Metzger, Leo & Co.....118 Battery
Moore-Hunt Co., The Jesse..200 Davis
Naber, Alfs & Brune.....323 Market
Napa and Sonoma Wine Co.....
.....10th and Howard
Neuman, W. & Co.....501 Market
Oakville Wine Co....Folsom and Army
Pike, B. D. & Co.....525 Market
Rathjen Co., The.....139 Mason
Rheinstrom Bros.....708 Battery
Rosenblatt Co., The .....717 Battery
Schilling, C. & Co.....230 Brannan
Schlesinger & Bender .....
.....Brannan and Boardman
Schultz, Wm. A. & Sons....523 Front
Shea, Bocqueraz & Co.....525 Market
Siebe Bros. & Plagemann..328 Sansome
Spruance-Stanley Co.....410 Front
Sroufe, John & Co.....208 Market
Sutter Home Wine and Distilling
Co.....1295 Folsom
Van Bergen, N. & Co.....418 Clay
Weniger, P. J. & Co.....101 Powell
Wetmore, Bowen & Co.....410 Post
Wichman, Lutgen & Co.....29 Battery

WIRE AND WIRE ROPE.

American Steel and Wire Co..10 Pine
Roebling's, John A. Sons Co.....
.....25 Fremont
Pacific Steel and Wire Co..100 Front

WOOD DEALERS.

Union Wood and Timber Co.....
.....1230 Battery

WOOD AND WILLOW WARE.

Lake & Co., Inc.....221 Battery
Levenson & Co.....104 California

WOOL.

Denigan, Thos., Son & Co..132 Market
Koshland, S. & Co.....426 California
San Francisco Wool Sorting and
Scouring Co.....652 Fifth

WOOLEN MANUFACTURES.

Sheideman, B.....214 Pine

WRECKERS.

Whitelaw Wrecking Co.....336 Main

MERCHANTS' ASSOCIATION REVIEW.

CIRCULATION, 6,000 COPIES.

Issued monthly at the office of the Association, Merchants' Exchange Building, 4th Floor, Rooms 407, 409, 411 and 413. Telephone Main 5945.

FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the REVIEW.

FRANK MORTON TODD, EDITOR.

YOUR FIRST DUTY ON AUGUST 8

Whatever may be the issue, it is imperatively necessary that the public will be known. If the majority of the people were deliberately to choose bad government it might be their legal right to have it, and nothing would be left to the minority except to acquiesce. That is democracy. That is what the ballot is for. But if the majority does not want bad government they have no right to permit its evils to fall upon the community through their negligence.

Good people outnumber bad. But the fact is not politically valuable unless they will take the trouble to outvote them.

Go early to the polling place on August 8, and stay there until your ballot is in the box. Expect a long line ahead of you, but wait. Your turn will come. It is rarely a matter of more than six or seven minutes before any given voter reaches the booth.

Very little is required of you, but that little is necessary. You would make a great deal more exertion for half a day's outing. Far more labor is involved in taking your family to the Cliff House or the Beach. Yet voting at this juncture is of infinitely greater importance to you and your family. If your patriotism will not impel you that far it lacks sufficient energy to be of value to you or anybody else.

Party politics are needed now, and that means primary voting. The political organizations must be torn from unclean hands before we can have good government in San Francisco. If you neglect every other duty on August 8, vote! Another primary as poorly attended as the last will disgrace the citizenship and the manhood of your city.

WHERE WILL SAN FRANCISCO STAND?

An ethical revival is taking place in the politics and citizenship of this country. Public crimes long dumbly tolerated are now meeting outspoken condemnation, prosecution, punishment. Decency is becoming aroused. Signs multiply that rascality and graft will not always triumph.

Grafters in the United States Senate, itself, are no longer safe. Corrupt respectability is under fire, and big criminals are on the run just like the little ones. Aggressive honesty is in the Presidential office and the whole country is feeling the uplifting effects. The people all over the country are awaking to the necessity of driving dishonesty from public life.

Shall San Francisco take part in the movement, or shall she be left out? It is for her citizens to determine. Largely, it is for you, the reader of this paper, to say.

If you want your city to participate in the civic regeneration that promises to raise American politics in general from the slough of dishonor into a state of cleanliness, dignity and pride, you must do your part on August 8. That is the day of battle for your city.

A GRAND JURY OF SOME VALUE.

The people of San Francisco may thank their lucky stars for the Grand Jury just finishing its labors. They have had the service of as patriotic and fearless a body of citizens as have put forth effort and jeopardized their own interests for the public welfare in this city for a great many years.

These men have not only labored day and night. They have exposed themselves to danger. Many of them have had to let business drift more or less; but, more perilous than that, they have dared indict and bring to trial men who were in powerful political alliance with felons and jail-birds and desperate men, ready for any service that looked profitable.

Undaunted by their own unavoidable errors, and refusing to be awed by position and influence, they have gone after the official tools of the real rulers of San Francisco, and have endeavored to bring them to the same punishment that falls upon the commonest evil-doer. That is justice. Not since the "Wallace Grand Jury" has there been such real and healthful concern among the official and unofficial members of the criminal classes. That convictions have not been secured in every case is not the fault of the Grand Jurors.

It was to be expected that they would be well misrepresented. "No thief e'er felt the halter draw, with good opinion of the law." The objections to their methods of work show pretty clearly the interests and affiliations of the objectors.

And the work has been very difficult. Violent crimes, committed by known criminals and promptly followed up by the police, are easy enough for a Grand Jury to find indictments for, but tracking malfeasance into the offices of the city government, where every sort of official influence is used to conceal and protect it, is a different matter, and the men that undertake it and carry it as far as the present Grand Jury has done, are entitled to public praise and gratitude.

Their work has been the redeeming feature of the city's history for the past six months. It has helped, for one thing, to make the ballot secure, and probably has thereby paved the way to better things.

Says the New York Sun: "Baltimore has 550,000 population; San Francisco has 375,000. The postal receipts of Baltimore last year were $1,505,000; those of San Francisco were $1,510,000." If the Sun will measure that statement by the good old rule of three, it will find that one element is radically wrong. We do not say it is Baltimore's population. It cannot be the post receipts. It looks as though it were the population of San Francisco. In fact, it is. There are at least 420,000 people in this city, by the best estimates, and they must be pretty active correspondents to produce larger postal receipts than Baltimore.

JOINING AS INDIVIDUALS.

Members of Firms already part of the Merchants' Association, add their Names to the Roll Personally.

President Symmes and Director Koster, of the Merchants' Association, whose business houses have long been members, have in addition become part of the Association individually. Others will probably see fit to follow their example, as the by-laws permit personal membership, and so offer individuals an opportunity to help on the good work. The roll now contains 1445 names.

The new members are:

N. J. Brittan, Capitalist.....Pacific Union Club
Frank J. Symmes, Banker.....42 Montgomery
F. J. Koster, Cooper .....327 Market
Bernhard Mattress Co., Mattresses and Upholstery .....642 Mission
Walter S. Pierce Co., Piano and Organ Dealers .....Market and 14th
Tait's Cafe .....18 Powell
W. A. Miller & Co., Hay and Grain....5 Market
Thos. W. Collins & Co., Commission Merchants .....410 Sacramento
Farnsworth Electrical Works, Electrical Supplies and Construction Co. .....612 Mission
International Banking Corporation, Bank..... .....34 Sansome
M. Merigan, Painter and Paper Hanger..... .....1302 Webster
H. G. Martin, Mgr. Hotel Savoy.....336 Post
Pacific Plating and Metal Works, Metal Works.. .....568 Mission

WORKING FOR THE CITY AT WASHINGTON, D. C.

Representative of the Chamber of Commerce Tells That Body of Efforts in Behalf of San Francisco.

Extracts below, from the address of William M. Bunker to the Chamber of Commerce, indicate the nature of service that is rendered the city and State, commercially, at Washington:

You will recall that four years ago the present President of the Chamber of Commerce planned the Washington Bureau. The handicap of isolation was as real as apparent. The trade and commerce of the port suffered from what may be politely termed a pardonable misconception of local conditions. With discouraging frequency Washington saw local commercial issues from an Eastern point of view. The injustice was none the less annoying and expensive for being unintentional. And it should be borne in mind that rulings inimical to San Francisco commerce affected, as they always will affect, the entire city. San Francisco is nothing if not commercial; it stands on a commercial base.

Your representative has drawn the attention of the Federal authorities to measures advocated by you, has argued various issues in the Departments, and in the last four years has answered several hundred letters.

In promoting and protecting commerce the Chamber has worked for the State at large and the Pacific Coast as well as for San Francisco. In the division of credit for the adoption of the now glorified Irrigation Act it should be remembered that the Chamber of Commerce of San Francisco not only endorsed the measure but authorized its special representative at Washington to appear before the House Committee on Irrigation and speak for the bill. Your representative argued with fact and figure the inter-dependence of irrigation and the oriental trade, and emphasized the claim of the far West that a liberal irrigation policy would increase the home market for the manufactured products of Eastern states.

A BOYCOTT THAT SHOULD BE MADE TO STICK---THE BOYCOTT ON GRAFT.